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ABSTRACT

This guide contains both teacher and student materials for a one-semester course in consumer education to be presented as part of an 11th or 12th grade or an adult vocational home economics program. The book is organized into six sections containing 15 units of instruction. The sections cover the following topics: management (of time, money, energy, and so forth), consumer awareness, economy of living (housing, insurance), matters of life and death (insurance, wills, funerals), transportation, and careers in consumer affairs. Each of the units is composed of some or all of the following components: performance objectives, suggested activities for the teacher, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to tests and assignment sheets. Suggestions for using the guide in classrooms in Oklahoma are included in the book. (KC)

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ED236348

Consumer Education

VOCATIONAL HOME ECONOMICS EDUCATION

Written by
Donna Kates, Home Economics Curriculum Specialist
State Department of Vocational and Technical Education
Stillwater, Oklahoma

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Developed by the
Curriculum and Instructional Materials Center
For the Division of Home Economics Education
Joyce Thompson, State Supervisor
Oklahoma State Board of Vocational and Technical Education
Leslie Fisher, Chairman
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FOREWORD

We believe that the most effective way to improve vocational education is through the development and utilization of a good, sound instructional materials delivery system. We feel that *Consumer Education* will improve program uniformity, set minimum program standards, and provide a means for higher levels of student and teacher accountability.

Consumer Education is primarily designed for students in the eleventh and twelfth grades and for adult students. This in-depth study is designed to provide basic knowledge of consumer education. In *Consumer Education*, attention is focused on Management, Consumer Awareness, Economy of Living, Matters of Life and Death, Transportation, and Careers.

The instructional materials in *Consumer Education* are developed for use in a one-semester vocational home economics program. It is believed that this in-depth curriculum will afford each home economics teacher an opportunity to increase the student's skills in consumer education. It is our belief that the total vocational home economics program will become more effective through its use.

Francis T. Tuttle, Director
State Department of Vocational
and Technical Education

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and Technical Education

PREFACE

Improving consumer education is, at best, a difficult assignment. The simple notion that wise consumers are individuals willing and able to manage their resources to achieve goals that are important to them remains fairly abstract to most students.

Consumer Education is intended to serve as the basic core from which vocational home economics teachers supplement, motivate, localize, and personalize instruction in an in-depth eighteen-week course for eleventh-grade, twelfth-grade, and adult students. While some units of instruction will have immediate benefits, other units will have long-range benefits. The purpose of *Consumer Education* is to provide students with knowledge and skills to help them manage their resources to achieve their goals and make sound economic decisions.

As consumer education is addressed, the needs of the future as well as the needs of the present must be keenly considered. While standard of living and quality of life are not the same, they are related. So educators, perhaps one of our contributions can be that we help students to contemplate the effects of every one of their consumer-related decisions. Leave them with an idea from William James: "I will act as if what I do makes a difference."

Donna Kates
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Technical Education

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USE OF THIS PUBLICATION

Instructional Units

Consumer Education includes six sections and fifteen units of instruction. The format used by the Oklahoma CIMC includes eight basic components that form a unit: performance objectives, suggested activities for the teacher, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to tests and assignment sheets. Depending on the specific objectives, there may or may not be transparency masters, assignment sheets, and job sheets included in the unit of instruction.

All of the unit components "zero in" on measurable and observable learning outcomes. Teachers are encouraged to supplement, personalize, localize, and motivate with these materials in order to develop a complete teaching/learning process.

Units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the teacher will help him or her determine the following.

A. Amount of material that can be covered in each class period
B. Skills which must be demonstrated
  1. Supplies and equipment needed
  2. Amount of practice needed
  3. Amount of class time needed for demonstrations
C. Supplementary materials, such as pamphlets and filmstrips, that must be ordered
D. Resource people who must be contacted

Performance Objectives (white pages)

Each unit of instruction is based on the performance needed for successful employment in an occupational area. Performance objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction, and specific objectives, stating the student performance necessary to reach the unit objective.

Since the objectives of the unit provide direction for the teaching/learning process, it is important that teachers and students have a common understanding of the intent of the objectives. Following is a list of performance terms, their meanings, and behavioral synonyms that may have been used in this material.

A. Name — The individual supplies a name for objects, events, or people

Behavioral synonyms: Label, list, letter, record, reiterate, repeat, write

B. Identify — The individual selects a named, described, or pictured object by pointing to it, touching it, picking it up, or selecting it

Behavioral synonyms: Select, mark, match, choose, judge

C. State a rule — The individual communicates a relationship or principle that could be used to solve problems or perform a task

D. Apply a rule — The individual supplies an answer to a problem by using a stated relationship or principle

Behavioral synonyms: Solve, calculate

E. Describe — The individual relates sufficient characteristics or properties of an object or event so that a second individual will be able to state what is being discussed

Behavioral synonyms: Define, discuss, interpret, recite, tell how, tell what happens when

F. Distinguish — The individual selects an object or event from two or more that are easily confused

Behavioral synonyms: Discriminate, differentiate

G. Order — The individual arranges three or more objects or events in a sequence based on a stated property

Behavioral synonyms: Arrange, sequence, list in order, classify, divide, isolate, sort

H. Construct — The individual makes a physical object, a verbal statement, or a drawing

(NOTE: *Construct* is used when the finished product or result is important.)

Behavioral synonyms: Draw, make, build, design, formulate, reproduce, transcribe, convert, put together, compile

I. Demonstrate — The individual performs several operations necessary to carry out a specified process

(NOTE: *Demonstrate* is used when it is desirable to watch the student perform a task, one of the highest levels of student performance.)

Behavioral synonyms: Show your work, show procedure, perform an experiment, perform the steps, operate, remove, replace, turn off/on, (dis)assemble, (dis)connect

The objectives should be provided for students and stressed throughout the teaching/learning process. This will help answer any questions concerning performance requirements for each instructional unit. The objectives can also help determine teaching strategies and instructional methods. Prepare for each unit by deciding how each objective can best be taught.

The objective sheet may also be used as a quick pretest to determine prior knowledge of students and to determine whether further study or activities are necessary. Teachers should feel free to modify, delete, or add objectives in order to meet the needs of the students and community. When changes in objectives are made, the teacher should remember to supply the needed information, assignment and/or job sheets, and criterion test items.

Suggested Activities (pink pages)

This component is included only in teacher material. The suggested activities page assists teachers during the preparation stage of the teaching/learning process by providing suggestions for delivery and/or presentation during the instructional process. Read the suggested activities before teaching the units so that supplemental materials can be obtained, audiovisual materials prepared, and outside resources contacted. Duties of the teacher will vary according to the particular unit.

The references that are listed are ones used in the development of each unit. They should be used by the teacher to supplement knowledge of the subject area or to help students with particular interests or occupational objectives in the area covered.

Information Sheet (green pages)

The information sheet provides "must know" content essential for meeting the cognitive (knowledge level) objectives of the unit. The information is written in a topical outline form and is keyed to the specific objectives.

Teachers will find that the information sheet serves as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective. The information sheet may also be used for coordination activities and advisory committees.

Students should read the information sheet before the information is discussed in class. Space is provided in margins for students and teachers to add notes that supplement, localize, personalize, or provide motivation for each unit.

Transparency Masters (white pages in teacher material and green in student material)

Transparency masters provide information in a special way. Transparencies direct the class' attention to the topic of discussion. Transparencies may present new information, or they may reinforce information presented in the information sheet. They are particularly effective when identification is necessary. Transparencies should be made and placed in the notebook where they will be immediately available for use.

Assignment Sheets (brown pages)

Assignment sheets give students a chance at problem solving, self-assessment, and/or practical experience with the information. They assist students in the application of knowledges that are necessary prerequisites to skill development. These may be given to the student for completion in class or used for homework assignments. Answer sheets are provided when appropriate and can be used by the student and/or teacher for checking student progress.

Job Sheets (blue pages)

Job sheets are another important segment of a unit of instruction. The job sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure needed to complete each task or job. Diagrams, photographs, and illustrations are provided to assist students in achieving the skill.

A teacher should demonstrate to students the procedures outlined in each job sheet. Furthermore, the teacher needs to localize the job sheet according to the equipment and supplies available in the local lab or shop situation. Job sheets also furnish potential employers with a picture of the skills being taught and the performances they might reasonably expect from a person who has had this vocational instruction.

Tests (yellow pages)

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. It is crucial to note that both paper/pencil and performance objectives must be evaluated.

The tests may be written or oral. It is recommended that the tests be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered. A selection of questions from the units covered may be used for final tests at the end of each term if desired. If objectives have been added, deleted, or modified, be sure to make the changes on the test.

The acceptable response on a unit test — 85 percent in most units — may be raised or lowered to fit the topic or students' ability levels. The percentage applies to the overall score, not to each question. The final unit grade should be obtained by using the paper/pencil score along with teacher evaluations of student demonstrations of the desired skills.

Answers to Test and Assignment Sheets (pink pages)

These components are designed to assist the teacher in evaluation of student performances.

Page Numbering

Each publication from the Curriculum and Instructional Materials Center is assigned a specific abbreviation. For example, *Consumer Education* has been abbreviated CE. The units are then numbered consecutively within each section. An example of a page number is CE-1-A. Because CIMC publications are loose leaf, this system of page numbering was adopted so that pages from different manuals would not get mixed up.

Method of Disseminating Material

Material may be given out a unit or page at a time to keep the material before the student always new. Some teachers ask students to furnish a three-ring binder for the units being studied. This is more convenient for taking the materials home to study. Upon completion, each unit is placed in a larger binder. The large binders may be purchased at cost from the CIMC. Some teachers store the material by units in filing cabinets or boxes until needed. All the units may be given out at once if desired.

Student materials should be provided for each student for best results. Student materials contain everything but the test answers, answers to assignment sheets, and suggested activities. All tests are collated at the back of student material and should be removed and stored until needed. Students should be allowed to take their materials home at the end of the year.

Teaching Methods

It is a challenge to keep students motivated. Supplement the objectives by providing the "why," personal experiences, and current information. Prepare for each unit by deciding how each objective can best be taught. Allow students to become involved in preparing and planning.

MONEY MANAGEMENT
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to develop a savings plan and plan a budget. This knowledge will be shown by completing the assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with money management to their correct definitions.
2. State benefits of money management.
3. Select from a list guidelines that promote effective money management.
4. List methods of monitoring a money management plan.
5. Select from a list factors that influence consumer spending.
6. List reasons for saving money.
7. State guidelines for saving money.
8. Match financial institutions that offer savings plans to their correct descriptions.
9. Match types of savings methods to their correct definitions.
10. State how a budget helps in money management.
11. Arrange in order steps in using a budget.
12. Assess personal values that influence mon[illegible] management.
13. Distinguish between basic needs and wants.
14. Evaluate effects of advertising on money management.
15. Develop a savings plan.
16. Plan a budget.

MONEY MANAGEMENT
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

(Teaching Kit — *Consumer Advertising.* Cincinnati, Ohio. The Procter and Gamble Company, 1981. Available from Supervisor of Educational Services, Procter and Gamble, P.O. Box 14007, Cincinnati, Ohio 45214.)

B. Provide students with objective sheet.

C. Provide students with information and assignment sheets.

D. Discuss unit and specific objectives.

1. Introduce unit by helping students to focus on the differences of spending money and money management.

EXAMPLES: Ask students to compare spending money they earn versus spending money given to them.

Ask students what they would buy or do if they were given $1,000. Save their lists for comparison after they complete Assignment Sheet #2.

Ask students to list products and prices paid for the products that they bought in the past week. Have students go to other stores and compare prices to see if they got the best buy.

2. Combine Information Sheet, Sections II and III with key economic concepts to stress the important role of money management in making the most of one's money and in avoiding financial problems.

EXAMPLES: Law of Sacrifice: To satisfy your most important wants with the money you have to spend, you must make careful choices.

Opportunity Costs: The price of meeting one goal is the inability to meet another goal.

Inflation: As prices go up, the value of your dollar goes down, and if your income does not rise at the same rate prices rise, your buying power will be reduced.

SUGGESTED ACTIVITIES

E. Discuss information and assignment sheets.

1. Use Information Sheet, Section IV and Assignment Sheet #1 to help students relate realistically to factors that influence consumer spending and money management.

   EXAMPLES: Ask students to list four or five recent purchases made by them or their families. Call on students to tell how these purchases reflect family goals.

   Ask students how listed purchases reflect factors that influence consumer spending and money management.

2. When introducing Assignment Sheet #2, help students to realize the difficulty of determining what is a need or want and how easy it is to classify too many things as needs. (Use *Consumer Advertising* teaching kit from Proctor and Gamble with Assignment Sheet #2.)

   (NOTE: Be sure to provide an assortment of catalogs for students to use while completing Assignment Sheet #2. You may want to ask students to bring catalogs.)

3. Provide students with the opportunity to discuss the power of advertising and its impact on money management by making a display of their purchases or products from Part II of Assignment Sheet #3.

   EXAMPLE: Play the record "Very Unusual Medley" by Barry Manilow; ask students if they would be influenced to buy the products that are being advertised.

4. Use Information Sheet, Sections V through VIII and Assignment Sheet #4 to emphasize the place of savings and savings institutions in money management.

   EXAMPLES: Invite a resource person from a savings institution to explain the services that the institution provides. Also ask resource person to share information on types of accounts used by banks to attract new customers.

   Invite an employee of an insurance company to speak to students on methods of saving money through life insurance policies.

5. Present information related to Information Sheet, Sections X and XI before explaining Assignment Sheet #5. As students work on Assignment Sheet #5, ask them, "What can be done if an emergency arises that takes more money than you have in your planned budget?"

6. Encourage students to implement budget plan throughout semester and make adjustments as necessary.

F. Develop appropriate learning activities for special needs students.

SUGGESTED ACTIVITIES

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Assess Personal Values that Influence Money Management
2. Assignment Sheet #2 — Distinguish Between Basic Needs and Wants
3. Assignment Sheet #3 — Evaluate Effects of Advertising on Money Management
4. Assignment Sheet #4 — Develop a Savings Plan
5. Assignment Sheet #5 — Plan a Budget

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Boardman, Charles, et al. *Consumer Education.* Encino, California: Glencoe Publishing Co., Inc., 1979.

B. Herman, Patricia L. *Managing Your Money.* Dallas, Texas: South-Western Publishing Co., 1977.

C. Searls, Charlotte. *Consumer Education Curriculum Guide.* Phoenix, Arizona: Arizona Instructional Materials Service, 1980.

D. Sellers, Beulah E., Roman F. Warmke, and Eugene D. Wyllie. *Consumer Decision Making.* Cincinnati, Ohio: South-Western Publishing, 1977.

MONEY MANAGEMENT
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Money management — Systematic method of planning for spending based on expected income

B. Goal — Object or objective that a person is willing to work toward achieving

C. Budget — Plan for the use of money based on goals and expected income and expenditures

D. Income — Money received by an individual in a given period of time

EXAMPLES: Wages or salary, allowance, gifts

(NOTE: Income may not be received weekly or monthly. Some people receive income seasonally or yearly.)

E. Lifestyle — Person's or family's preferred approach to living as reflected in values, goals, possessions, activities, and interpersonal relationships

F. Advertising — Sales message of a paying sponsor encouraging a person to buy a certain product or service

G. Retirement — Withdrawal from business activity, usually as a result of age or of fulfilling a specified number of years working for a company or organization

H. Investment — Something on which a return or profit is expected

I. Impulse buying — Unplanned consumer purchasing

J. Stockholder — Person who owns shares in a corporation

K. Shareholder — Person who has money deposited in credit union or savings and loan association

L. Dividends — Share of profit paid to shareholders or stockholders in proportion to their share of ownership

M. Interest — Price paid for the use of money over a period of time

(NOTE: Interest may also be money paid by a bank to a depositor for the use of the depositor's money.)

INFORMATION SHEET

N. Expenditures — Money spent for items, or money set aside for future needs

(NOTE: Saving for future needs could be putting money aside each month for insurance.)

O. Service charge — Fee added to the price of goods or services connected with a sale

EXAMPLES: Delivery, credit, installation

II. Benefits of money management

A. Efficient use of income

B. Appreciation for the use and value of money earned

C. Achievement of short-term and long-range goals

III Guidelines that promote effective money management

A. Be aware of factors that influence consumer spending

B. Set personal goals

C. Use a budget

D. Review money-management decisions and achievement of goals

INFORMATION SHEET

IV. Methods of monitoring a money management plan

A. Budget record sheets (Figure 1)

(NOTE: Budget sheets may be purchased, or sheets of paper can be ruled to make these forms.)

EXAMPLE:

FIGURE 1

Record of Expense

Date	Item (or service) bought	Food and beverages	Household operation and maintenance	Furnishings and equipment	Clothing	Personal	Transportation	Medical care	Recreation and education	Gifts and contributions
Jan 3	GASOLINE	$	$	$	$	$	$ 4.25	$	$	$
7	GROCERIES	38.14								
10	NEWSPAPER SER					9.50				
12	SWEATER				14.75					
13	GROCERIES	42.91								
18	THEATER TICKETS								6.00	
22	GROCERIES	48.23								
27	HEALTH INSU							20.00		
30	CALCULATOR			27.90						
30	TELEPHONE		8.17							
30	GROCERIES	39.76								
TOTAL		$ 169.04	$ 8.17	$ 27.90	$ 14.75	$ 9.50	$ 4.25	$ 20.00	$ 6.00	$ 0

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B. Envelope budget

(NOTE: Money is placed in separate envelopes that are labeled for the purposes for which money is to be used. This method is especially useful when income is small, but it should not be used when managing large amounts of money.)

C. Checking account budget

(NOTE: Money needed for expenses is deposited in a checking account and all expenses are paid by check. Comparison of the check amounts with the budget plan shows how well the plan is working.)

D. Savings account budget

(NOTE: Money is deposited in a savings account until it is needed for expenses.)

INFORMATION SHEET

V. Factors that influence consumer spending (Assignment Sheets #1-#3)

   A. Income

   B. Lifestyle

   C. Advertising

   D. Availability of goods and services

   E. Influence of others

      (NOTE: Sometimes people buy items they cannot afford because they want to impress or please others or because of peer pressure.)

   F. Basic needs and wants

   G. Prices

   H. Fashion

      (NOTE: Fashion probably influences consumer choices more than anything else except income. Fashion applies to many things such as music, dancing, and leisure-time activities, as well as clothing.)

   I. Mood

VI. Reasons for saving money

   A. Emergencies (unforeseen needs)

      (NOTE: Money should be set aside for unforeseen needs. It is often recommended that the amount of savings should equal at least three months' income.)

   B. Expensive purchases

   C. Large recurring expenses

      EXAMPLES: Insurance, car tag

   D. Retirement

   E. College

   F. Vacation

   G. Investment

INFORMATION SHEET

VII. Guidelines for saving money (Assignment Sheet #4)

A. Start now

(NOTE: It does not matter that you may have only a few dollars. Any money saved is better than none.)

B. Make savings deposits soon after pay is received

(NOTE: Carry only the amount of money that is needed. With less cash available, the chance for impulse buying decreases.)

C. Save a realistic amount regularly

(NOTE: Try to save some money from each pay period, but do not put into savings money needed to pay current expenses and unpaid bills.)

D. Select a savings account that meets personal needs

EXAMPLES: Combination savings account, Christmas Club

E. Keep savings goal(s) in mind

VIII. Financial institutions that offer savings plans (Assignment Sheet #4)

(NOTE: Saving money in a financial institution offers two big advantages. It provides a safe place to keep money and a way to earn interest or dividends.)

A. Commercial bank — Financial institution owned and operated by its stockholders for profits; often called *full-service bank* because it offers a variety of services

(NOTE: Because of the wide variety of services, commercial banks offer a great deal of convenience for consumers. This is especially true for those who want their savings account in the same place as their checking account.)

B. Savings and loan association — Nonprofit financial institution owned by shareholders who receive dividends on savings; may offer higher interest rates for savings accounts and time deposits than commercial banks may offer

(NOTE: A time deposit is money deposited in a savings account for six months or longer to receive higher interest.)

C. Credit union — Nonprofit financial institution owned and operated by its members to save and borrow money; usually offers higher interest rates on savings than commercial banks and savings and loan associations

INFORMATION SHEET

D. Mutual savings bank — Bank specializing in savings accounts and owned by its depositors; usually the earnings paid on savings are a little higher than those paid at commercial banks; but if the bank earns no profit, the depositors receive little or no interest on their savings

IX. Types of savings methods (Assignment Sheet #4)

(NOTE: Although using the "cookie jar" method to put aside money is often convenient and effective, money placed in an institution produces interest for the saver and protects the saver against loss or theft.)

A. Passbook savings account — Savings account that allows deposits and withdrawals to be made in varying amounts at any time

(NOTE: The amount of interest a person earns depends on the annual rate of interest, the method of calculating interest, the number of times per year the interest is compounded, and the length of time the money is in savings.)

B. Certificate of deposit — Money deposited for a set period of time; earns a set annual rate of interest

(NOTE: A certificate of deposit is also called *CD, savings certificate, time deposit,* or *time account.*)

C. Endowment insurance — Type of life insurance policy that combines savings features in addition to the protection afforded the policyholder

D. Annuity — Type of protection purchased from insurance company for the purpose of providing income for the policyholder until death

(NOTE: An annuity can be bought in one lump sum or in regular payments. In return for this sum of money, the insurance company will pay a stated monthly or yearly income for a set number of years or for life. Payments usually begin when the policyholder retires.)

E. Employee savings plan — Specific plan involving savings features for a worker

(NOTE: Some of these plans involve saving through regular institutions by payroll deduction. Others, such as specialized savings plans, are included among the fringe benefits for an organization's employees. Sometimes the employer will match the employee's contributions. Various pension and profit-sharing plans involve savings features for employees.)

INFORMATION SHEET

F. Retirement account — Savings plan that helps people establish financial security for the time when they are no longer working

EXAMPLES: Individual Retirement Account (IRA) is an account to which taxpayers may make annual tax deductible contributions up to a set amount. The funds in the account accumulate and earn interest and may not be withdrawn before retirement without penalty.

Keogh Plan is a retirement account for self-employed persons.

X. How a budget helps in money management (Assignment Sheet #5)

A. Aids in establishing goals and priorities

(NOTE: Planning a budget helps people to focus on the items they must have, the items they would like to have, and the items or goals that they can do without.)

B. Helps in attainment of long-range goals

C. Reduces wasteful spending

(NOTE: People may not realize that they are spending too much on nonessential items until they add up the figures.)

D. Provides useful financial records

(NOTE: In order to keep a budget, a person must record, in an organized way, where, when, and how money is spent. These records can be useful in many situations, but especially when filing income tax returns.)

E. Provides opportunity for regular financial checkups

XI. Steps in using a budget (Assignment Sheet #5)

A. Determine goals

B. Estimate income

C. Estimate expenditures

(NOTE: A *fixed expense* is a set amount of money due on a set date. As a rule, fixed expenses must be paid when due. Flexible expenses vary in amount and frequency and offer the best opportunities for adjustments in a money plan.)

INFORMATION SHEET

D. Earmark money available for expenses

E. Make expenditures according to budget

F. Compare actual and estimated expenses

G. Evaluate budget and revise as needed

MONEY MANAGEMENT
UNIT I

ASSIGNMENT SHEET #1 — ASSESS PERSONAL VALUES THAT INFLUENCE MONEY MANAGEMENT

NAME ______________________________ SCORE ____________

If each of ten people were given $20, the chances are that no two of them would spend the money in the same way. Each person's choice would be made on the basis of personal values.

Because these values greatly influence how people spend their money, choosing goals is an important part of money management. Thinking through money-related decisions is essential if goals are to be achieved.

PART I

Circle the letter before the phrase that you consider most important in each of the following pairs of phrases.

A. A - Purchase of Senior pictures and/or class ring

C - Paying off all debts

B. G - Money for wedding expense

H - My own place to live

C. B - Ski trip or trip to Europe

F - Clothing for Junior-Senior prom

D. D - Down payment on a car

H - My own place to live

E. A - Purchase of Senior pictures and/or class ring

G - Money for wedding expense

ASSIGNMENT SHEET #1

F. C - Paying off all debts
F - Clothing for Junior-Senior prom

G. E - College education
F - Clothing for Junior-Senior prom

H. B - Ski trip or trip to Europe
H - My own place to live

I. A - Purchase of Senior pictures and/or class ring
H - My own place to live

J. D - Down payment on a car
G - Money for wedding expense

K. C - Paying off all debts
H - My own place to live

L. B - Ski trip or trip to Europe
E - College education

M. A - Purchase of Senior pictures and/or class ring
F - Clothing for Junior-Senior prom

N. D - Down payment on a car
E - College education

O. B - Ski trip or trip to Europe
C - Paying off all debts

ASSIGNMENT SHEET #1

P. E - College education

G - Money for wedding expense

Q. A - Purchase of Senior pictures and/or class ring

B - Ski trip or trip to Europe

R. C - Paying off all debts

D - Down payment on a car

S. F - Clothing for Junior-Senior prom

G - Money for wedding expense

T. B - Ski trip or trip to Europe

D - Down payment on a car

U. A - Purchase of Senior pictures and/or class ring

D - Down payment on a car

V. C - Paying off all debts

E - College education

W. E - College education

H - My own place to live

X. A - Purchase of Senior pictures and/or class ring

E - College education

Y. B - Ski trip or trip to Europe

G - Money for wedding expense

ASSIGNMENT SHEET #1

Z. F - Clothing for Junior-Senior prom

H - My own place to live

AA. C - Paying off all debts

G - Money for wedding expense

Now that you have circled one letter in each pair, count the number of times you circled each letter A through H. Record the number of times you circled each letter in the blank space to the left of each statement.

Number of Times Circled			Rank
	A.	Purchase of Senior pictures and/or class ring	
	B.	Ski trip or trip to Europe	
	C.	Paying off all debts	
	D.	Down payment on a car	
	E.	College education	
	F.	Clothing for Junior-Senior prom	
	G.	Money for wedding expense	
	H.	My own place to live	

Now you are ready to rank your choices. Look for the statement you circled the most number of times, and write a "1" in the "Rank" column on the right. Write a "2" after the statement circled the second highest number of times. Rank all statements. Your numbers will be a jumbled arrangement of 1 through 8.

ASSIGNMENT SHEET #1

PART II

In Part I your ranked goals resulted from a limited number of choices; therefore they may not reflect your wants. Answer the questions that follow to assess how your goals relate to money management.

A. What other goals would you add or substitute? ________________________________

____

____

B. Did your top three ranked choices surprise you? ________ Why or why not? ______

____

____

C. Is it possible to reach all your goals? ________ Why or why not? ______________

____

D. How does money management affect spending and achievement of goals? ________

____

____

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MONEY MANAGEMENT
UNIT I

ASSIGNMENT SHEET #2 — DISTINGUISH BETWEEN BASIC NEEDS AND WANTS

NAME ____________________ SCORE ____________

After spending goals are set, it is important to distinguish which of your goals are needs and which are wants. Needs include goods and services essential to physical well-being and safety (food, clothing, housing). On the other hand, wants are nonessential goods and services that make life and living more enjoyable (designer jeans, brand-name clothing, records or tapes). In order to obtain essential goods and services, you may have to decide to pass up some of your wants.

PART I

Assume that you have been given $1,000. Using a mail-order catalog, start at the beginning and make a list of all items that you *want* and their prices. Keep a running total. Stop listing items when your total reaches $1,000.

ITEM	ITEM COST

ASSIGNMENT SHEET #2

PART II

Using the same $1,000 and the same catalog as in Part I, list items that you *need*. Keep a running total. Stop listing items when your total reaches $1,000.00.

ITEM	ITEM COST

ASSIGNMENT SHEET #2

PART III

Compare the lists made in Parts I and II to answer the questions that follow.

A. How do the two lists differ? ______________________

____

____

____

B. How are the two lists alike? ______________________

____

____

____

C. How would you have spent your money differently in Part I if you had earned it yourself?

____

____

____

D. How would you have spent your money differently in Part II if you had earned it yourself?

____

____

____

E. What did you discover about wants and needs and how they affect money management?

____

____

____

____

____

MONEY MANAGEMENT
UNIT I

ASSIGNMENT SHEET #3 — EVALUATE EFFECTS OF ADVERTISING ON MONEY MANAGEMENT

NAME ______________________________ SCORE ______________

Every day consumers get many advertising messages urging them to buy products and services. Advertisements are printed in magazines and newspapers and can be heard on radio and television. In a day, you may see or hear the same product advertised several times. This constant pressure by the advertising media affects how you spend your money.

PART I

Recognize the effects of advertising by matching the product to the slogan used for promoting the product. Write the correct numbers in the blanks.

Slogans, Symbols, Characters

______A. Fly the friendly skies
______B. Mm-mm good
______C. Finger lickin' good
______D. It's the real thing
______E. 57 varieties
______F. Breakfast of champions
______G. 99.99% pure - it floats
______H. There's always room for . . .
______I. Stronger than dirt
______J. The uncola

Products

1. Kentucky Fried Chicken
2. Heinz
3. Campbell's Soup
4. Ivory
5. United Airlines
6. Jello
7. Coke
8. Ajax
9. Wheaties
10. 7-Up

ASSIGNMENT SHEET #3

Slogans, Symbols, Characters		Products
______K.	Makes your pictures count	11. Anacin
______L.	Fast, fast, fast relief	12. Hallmark
______M.	You've come a long way, baby	13. Breck
______N.	You can take ______ out of the country but...	14. Allstate
______O.	You're in good hands with . . .	15. Salem
______P.	Gives your mouth sex appeal	16. Kodak
______Q.	Beautiful hair	17. Folger's
______R.	Good to the last drop	18. Maxwell House
______S.	Mountain grown coffee	19. Ultra-Brite
______T.	When you care enough to send the very best	20. Virginia Slims

Slogans, Symbols, Characters		Products
______U.	Two, two, two mints in one	21. TWA
______V.	Fruit juicy	22. Wonder Bread
______W.	Melts in your mouth, not in your hand	23. Green Giant
______X.	Ho, ho, ho	24. Certs
______Y.	Double your pleasure, double your fun	25. Hawaiian Punch
______Z.	Helps build strong bodies twelve ways	26. Lay's Potato Chips
______AA.	When it rains, it pours	27. M & M's
______BB.	Up, up and away	28. Morton Salt
______CC.	New-fangled potato chips	29. Doublemint
______DD.	Bet you can't eat just one	30. Pringles

ASSIGNMENT SHEET #3

Slogans, Symbols, Characters	Products
______EE. We bring good things to living; we bring good things to life	31. Ford
______FF. _________ has a better idea	32. GE
______GG. A little dab'll do ya	33. GM
______HH. Sign of the cat	34. Zenith
______II. Mark of excellence	35. Listerine
______JJ. The quality goes in before the name goes on	36. Rice Krispies
______KK. You wonder where the yellow went when you brush your teeth with . . .	37. Pepsodent
______LL. Snap, crackle and pop	38. Lincoln/Mercury
______MM. The taste I hate twice a day	39. Brylcream

Slogans, Symbols, Characters	Products
______NN. Strong enough for a man, but made for a woman	40. Life
______OO. You deserve a break today	41. Pillsbury
______PP. Oh, thank heaven for . . .	42. Starkist
______QQ. Mikey	43. 7-11
______RR. Poppin' fresh	44. Folger's Coffee
______SS. Mrs. Olsen	45. McDonald's
______TT. Mr. Whipple	46. Charmin
______UU. Charlie, the tuna	47. Secret
______VV. Tony, the tiger	48. 9 Lives
______WW. Morris, the cat	49. Kellogg's Frosted Flakes

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ASSIGNMENT SHEET #3

PART II

Evaluate the effects of advertising on money management by answering the following questions.

A. In Part I, why were some products more easily matched than others?

B. How can advertising affect consumer spending?

C. Choose any five of the products from Part I and tell how advertising affects your purchasing choices as well as your goals, budget, and savings.

1. Product I — ____________________
2. Product II — ____________________
3. Product III — ____________________

ASSIGNMENT SHEET #3

4. Product IV — ____
____
____
____

5. Product V — ____
____
____
____

MONEY MANAGEMENT
UNIT I

ASSIGNMENT SHEET #4 — DEVELOP A SAVINGS PLAN

NAME ______________________________ SCORE ______________

Saving is putting away money from present income for use sometime in the future. The greatest incentive to save is provided when savings have a purpose, such as for a class ring or Senior pictures. When you get older, saving for the down payment on a home may become important.

PART I

Make a personal savings plan. List the five biggest and most important items that you are going to need or want in the next year and their costs.

EXAMPLES: Class ring, car, new coat

ITEM	ESTIMATED COST
TOTAL	

A. Where will you save your money and what method of savings will you choose?

____

____

____

Why? ____

____

____

ASSIGNMENT SHEET #4

B. Will you save money from each paycheck? ________ If yes, how much? ________

____

If no, how will you accumulate the amount needed? ________________

____

C. Do you see yourself taking a second job or working extra hours at your present job?

____________ Why or why not? ________________

____

____

D. Do you see yourself involved in fewer school activities to obtain the needed items?

____________ Why or why not? ________________

____

____

E. Do you think you can obtain these items? ____________ Explain your answer.

____

____

____

ASSIGNMENT SHEET #4

PART II

Money saved at home does not earn any money; money saved in a savings institution does. Money that is paid by a savings institution is usually paid by a savings plan called *compounded interest.*

Compounded interest is interest that is paid on all the accumulated interest earned in the preceding period as well as on the amount deposited by the saver. More simply said, compound interest is money that money earns.

Interest can be compounded at different times such as semi-annually or quarterly. Suppose you deposited $100.00 in a savings account on January 1. The interest is compounded semi-annually at 8 percent per year. On June 31, $4.00 made from interest would be put into your account, making the balance in your account $104.00

EXAMPLE: $100.00 × 8 percent = $8.00 ÷ 2 = $4.00

$100.00 + $4.00 = $104.00 balance in the savings account as of June 31

(NOTE: The 2 was used for dividing because semi-annually means one-half of a year. If the interest were compounded quarterly, 4 would have been used for dividing.)

Now your savings account has $104.00. On December 31, $4.16 was put into the account.

EXAMPLE: $104.00 × 8 percent = $8.32 ÷ 2 = $4.16

$104.00 + $4.16 = $108.16 balance in the savings account as of December 31

Figure the amounts of interest earned in the following problems. Circle your answer.

A. How much money would you have in your savings account at the end of two years if you had put $500.00 in your account at 9 percent compounded semi-annually? Show your work in the space below.

ASSIGNMENT SHEET #4

B. How much money would you have at the end of a year if you put $200.00 in a savings account at a 10 percent interest rate compounded quarterly? Show your work in the space below.

C. Which savings account would you advise someone to put their money into — one that is compounded semi-annually or one that is compounded quarterly? ____________

Explain your answer. ____

____

____

MONEY MANAGEMENT
UNIT I

ASSIGNMENT SHEET #5 — PLAN A BUDGET

NAME ______________________________ SCORE ______________

You will find that a budget is a useful tool to help you keep your spending within control.

PART I

Very few people have enough money to cover all their wants. The more money a person has, the more things that person wants and needs. Good money management will allow you to attain some of your goals. One of the first steps in making a spending plan is to set goals and estimate their costs.

EXAMPLE:

Goals for Spending

Now		Next year		In the future	
Item	Est. cost	Item	Est. cost	Item	Est. cost
CALCULATOR	14	RECORD PLAYER	120	AUTOMOBILE	3,500
DESK	50	TYPEWRITER	225	TELEVISION	350
BASKETBALL	20	LAMP	29	REFRIGERATOR	400
SWEATER	15	IRONING BOARD	21	TAPE RECORDER	50
SHOES (2 PAIRS)	36	CAMERA	41	BICYCLE	129
TOTAL	$135.00	TOTAL	$397.00	TOTAL	$4,429.00

Adapted with permission of Glencoe Publishing Co., Inc., Encino, California.

Columns on the spending plan are explained as follows.

Now column — Enter items that you need now. Entry could be a deposit for your Senior pictures or class ring.

Next year column — Enter items that you will need in the near future. Entry could be money for a prom dress or a trip to Europe with your school group.

In the future column — Enter items that you might need after you graduate from high school. Entry could be a car to drive to college or money for college tuition.

ASSIGNMENT SHEET #5

Determine spending goals by listing and estimating the cost of items that you think you are going to need.

GOALS FOR SPENDING

Now		Next year		In the future	
Item	Est. cost	Item	Est. cost	Item	Est. cost
TOTAL		TOTAL		TOTAL	

Used with permission of Glencoe Publishing Co., Inc., Encino, California.

ASSIGNMENT SHEET #5

PART II

The next step in making a budget is to estimate your income. Before you can plan wisely, you will have to know how much money you will have to spend. This allows you to look ahead and prepare for changes in your financial situation.

(NOTE: The amount earned is not the amount received in the paycheck. Amounts for such things as taxes and social security will be taken out.)

EXAMPLE:

RECORD OF INCOME

Source of income	1st wk.	2nd wk.	3rd wk.	4th wk.
Car hop, Kwik-Dine Drive-In (Part-time hours vary)	34.00	29.00	21.00	26.00
Baby-sitter (church nursery)	9.00	9.00	9.00	9.00
Mowing Lawns	12.00	17.00	6.00	12.00
TOTAL	55.00	55.00	36.00	47.00

Total income is $193.00.

ASSIGNMENT SHEET #5

Estimate your income for the coming month by completing the following chart.

(NOTE: Estimate the amounts that you think you will earn.)

RECORD OF INCOME

Source of income	1st wk.	2nd wk.	3rd wk.	4th wk.
TOTAL				

Total income is __________.

ASSIGNMENT SHEET #5

PART III

After you have figured the amount of money that you may have available, the next step is to plan how to spend it. Think about what you spent money on, and the amounts of money spent, in the past month. This will help you plan expenses for the coming month.

Study the Sample Record of Expenses on the following page. Topics and expenses in the example are those that a high school student might have.

Using the blank Record of Expenses form provided, estimate your expenses for the coming month. Change the column headings under the expense section to suit your own situation

ASSIGNMENT SHEET #5

SAMPLE RECORD OF EXPENSES

Date	Item	EXPENSES						
		Savings	Clothing	School Exp.	Food	Rec.	Trans.	Mis.
9-1	State fair				3.00	8.00		
9-4	School lunch			8.00				
9-5	Gasoline						14.80	
9-7	Jeans		14.00					
9-8	Football game				1.50	1.50		
9-11	School lunch			8.00				
9-13	Gasoline						12.90	
9-14	Car payment						54.00	
9-15	Football game				2.00	1.50		
9-18	School lunch			8.00				
9-19	Movie				1.50	3.00	3.00	
9-22	Football game				1.00	1.50		
9-23	Sweater		8.00					
9-25	School lunch			8.00				
9-26	School picture deposit			3.00				
9-29	Football game				1.00	1.50		
9-30	Gasoline						15.00	
9-30	Savings	20.00						

Total expenses are $203.70.

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ASSIGNMENT SHEET #5

RECORD OF EXPENSES

Date	Item	EXPENSES						
		Savings	Clothing	School Exp.	Food	Rec.	Trans.	Mis.

Total expenses are ___________.

ASSIGNMENT SHEET #5

PART IV

Compare the Record of Income from Part II and the Record of Expenses from Part III and answer the following questions.

A. Which amount was larger, that from the Rocord of Income or that from the Record of Expenses?

B. What can you tell about your spending by comparing the Record of Income and the Record of Expenses?

C. If the Record of Income is the larger of the two totals, what plans may you have for the extra money?

D. If the Record of Expenses is the larger of the two totals, what adjustments will you make to prevent overspending?

E. Discuss adjustments that you could make in the Record of Income or in the Record of Expenses in order to have more money for savings.

EXAMPLES: Working more hours; spending less in certain areas

MONEY MANAGEMENT
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3

PART I

A.	5
B.	3
C.	1
D.	7
E.	2
F.	9
G.	4
H.	6
I.	8
J.	10
K.	16
L.	11
M.	20
N.	15
O.	14
P.	19
Q.	13
R.	18
S.	17
T.	12
U.	24
V.	25
W.	27
X.	23
Y.	29
Z.	22
AA.	28
BB.	21
CC.	30
DD.	26
EE.	32
FF.	31
GG.	39
HH.	38
II.	33
JJ.	34
KK.	37
LL.	36
MM.	35
NN.	47
OO.	45
PP.	43
QQ.	40
RR.	41
SS.	44
TT.	46
UU.	42
VV.	49
WW.	48

PART II — Completed to the satisfaction of the instructor

Assignment Sheet #4

PART I — Completed to the satisfaction of the instructor

ANSWERS TO ASSIGNMENT SHEETS

PART II

A. $596.26

B. $220.77

C. Quarterly — When interest is compounded quarterly, it is added into the savings account four times each year. The interest is added to the total amount that is in the savings account.

Assignment Sheet #5 — Completed to the satisfaction of the instructor

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MONEY MANAGEMENT
UNIT I

TEST

NAME ______________________________ SCORE ______________

1. Match terms associated with money management to their correct definitions. Write the correct numbers in the blanks. Definitions are continued on the next page.

______a. Fee added to the price of goods or services connected with a sale

______b. Object or objective that a person is willing to work toward achieving

______c. Money received by an individual in a given period of time

______d. Person's or family's preferred approach to living as reflected in values, goals, possessions, activities, and interpersonal relationships

______e. Sales message of a paying sponsor encouraging a person to buy a certain product or service

______f. Withdrawal from business activity, usually as a result of age or of fulfilling a specified number of years working for a company or organization

______g. Something on which a return or profit is expected

______h. Person who owns shares in a corporation

______i. Person who has money deposited in credit union or savings and loan association

______j. Share of profit paid to shareholders or stockholders in proportion to their share of ownership

______k. Price paid for the use of money over a period of time

______l. Money spent for items, or money set aside for future needs

1. Lifestyle
2. Shareholder
3. Budget
4. Impulse buying
5. Advertising
6. Expenditures
7. Goal
8. Investment
9. Income
10. Stockholder
11. Retirement
12. Dividends
13. Money management
14. Interest
15. Service charge

TEST

______m. Plan for the use of money based on goals and expected income and expenditures

______n. Unplanned consumer purchasing

______o. Systematic method of planning for spending based on expected income

2. State two benefits of money management.

a. ______________________________

b. ______________________________

3. Select from the following list guidelines that promote effective money management. Write an "X" in the blank before each correct answer.

______a. Be aware of factors that influence consumer spending

______b. Pay bills with cash

______c. Review money-management decisions and achievement of goals

______d. Use a budget

______e. Keep large amounts of money in the checking account

______f. Set personal goals

4. List three methods of monitoring a money management plan.

a. ______________________________

b. ______________________________

c. ______________________________

5. Select from the following list factors that influence consumer spending. Write an "X" in the blank before each correct answer.

______a. Availability of goods and services

______b. Lifestyle

______c. Advertising

______d. Income

______e. Mood

TEST

______f. Basic needs and wants

______g. Prices

______h. Fashion

______i. Influence of others

6. List five reasons for saving money.

a. ____

b. ____

c. ____

d. ____

e. ____

7. State three guidelines for saving money.

a. ____

b. ____

c. ____

8. Match financial institutions that offer savings plans to their correct descriptions. Write the correct numbers in the blanks. Descriptions are continued on the next page.

______a. Financial institution owned and operated by its stockholders for profits; often called *full-service bank* because it offers a variety of services

______b. Bank specializing in savings accounts and owned by its depositors; usually the earnings paid on savings are a little higher than those paid at commercial banks; but if the bank earns no profit, the depositors receive little or no interest on their savings

______c. Nonprofit financial institution owned and operated by its members to save and borrow money; usually offers higher interest rates on savings than commercial banks and savings and loan associations

1. Credit union
2. Commercial bank
3. Mutual savings bank
4. Savings and loan association

TEST

______d. Nonprofit financial institution owned by shareholders who receive dividends on savings; may offer higher interest rates for savings accounts and time deposits than commercial banks may offer

9. Match types of savings methods to their correct definitions. Write the correct numbers in the blanks.

______a. Savings account that allows deposits and withdrawals to be made in varying amounts at any time

______b. Type of protection purchased from insurance company for the purpose of providing income for the policyholder until death

______c. Type of life-insurance policy that combines savings features in addition to the protection afforded the policyholder

______d. Money deposited for a set period of time; earns a set annual rate of interest

______e. Specific plan involving savings features for a worker

______f. Savings plan that helps people establish financial security for a time when they are no longer working

1. Employee savings plan
2. Certificate of deposit
3. Annuity
4. Passbook savings account
5. Retirement account
6. Endowment insurance

10. State four ways a budget helps in money management.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

11. Arrange in order steps in using a budget. Write a "1" before the first step, a "2" before the second step, and so on.

______a. Compare actual and estimated expenses

______b. Estimate income

______c. Make expenditures according to budget

TEST

______d. Determine goals

______e. Evaluate budget and revise as needed

______f. Estimate expenditures

______g. Earmark money available for expenses

(NOTE: Test questions 12-16 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

12. Assess personal values that influence money management.

13. Distinguish between basic needs and wants.

14. Evaluate effects of advertising on money management.

15. Develop a savings plan.

16. Plan a budget.

MONEY MANAGEMENT
UNIT I

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 200.)

1. (30 points)

a.	15	f.	11	k.	14
b.	7	g.	8	l.	6
c.	9	h.	10	m.	3
d.	1	i.	2	n.	4
e.	5	j.	12	o.	13

2. (6 points)

Answer should include any two of the following

a. Efficient use of income

b. Appreciation for the use and value of money earned

c. Achievement of short-term and long-range goals

3. (12 points)

a, c, d, f

4. (3 points)

Answer should include any three of the following

a. Budget record sheets

b. Envelope budget

c. Checking account budget

d. Savings account budget

ANSWERS TO TEST

5. (18 points)

a, b, c, d, e, f, g, h, i

6. (5 points)

Answer should include any five of the following

a. Emergencies (unforeseen needs)
b. Expensive purchases
c. Large recurring expenses
d. Retirement
e. College
f. Vacation
g. Investment

7. (9 points)

Answer should include any three of the following

a. Start now
b. Make savings deposits soon after pay is received
c. Save a realistic amount regularly
d. Select a savings account that meets personal needs
e. Keep your savings goal(s) in mind

8. (8 points)

a. 2 c. 1
b. 3 d. 4

ANSWERS TO TEST

9. (12 points)

a.	4	d.	2
b.	3	e.	1
c.	6	f.	5

10. (12 points)

Answer should include any four of the following

a. Aids in establishing goals and priorities

b. Helps in attainment of long-range goals

c. Reduces wasteful spending

d. Provides useful financial records

e. Provides opportunity for regular financial checkups

11. (14 points)

a.	6	e.	7
b.	2	f.	3
c.	5	g.	4
d.	1		

12. Completed to the satisfaction of the instructor (10 points)

13. Completed to the satisfaction of the instructor (15 points)

14. Completed to the satisfaction of the instructor (10 points)

15. Completed to the satisfaction of the instructor (16 points)

16. Completed to the satisfaction of the instructor (20 points)

TIME MANAGEMENT
UNIT II

UNIT OBJECTIVE

After completing this unit, the student should be able to develop a time plan and analyze effective use of time. This knowledge will be shown by completing the assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define *time management.*
2. Match terms associated with time management to their correct definitions.
3. Select from a list influences on use of time.
4. Name time traps.
5. Identify time wasters.
6. State ways to manage time efficiently.
7. Select from a list ways to overcome procrastination.
8. Describe how a written time plan helps in time management.
9. Select from a list guidelines for making a written time plan.
10. State time-saving ideas.
11. Identify personal time wasters.
12. Analyze personal reasons for procrastination.
13. Analyze time management skills.
14. Organize personal thoughts about time management.
15. Develop a time plan.

TIME MANAGEMENT
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

1. Filmstrip teaching kit -- *Priority Pointers*. Color, 35 mm filmstrip and audio cassette, 13 minutes, Brigham Young University. Available from Brigham Young University, Media STAD., Provo, Utah 84602.

2. Slide/tape set — *Time — Make It Work For You*. Color slides and audio cassette, 10 minutes, Clemson University, 1980. Available from Clemson University, Clemson, South Carolina 29633.

   (NOTE: This slide/tape set may be available through your County Cooperative Extension Home Economist.)

3. Books

   a. Bailey, Lorraine Hensel. *Time to Spare*. New York: Gregg Division, McGraw-Hill Book Company, 1978.

   b. Davenport, Rita. *Making Time, Making Money*. New York: St. Martin's Press, Inc., 1982.

4. Audio tape — *Managing Time, So It Doesn't Manage You*. Audio cassette. Available from Rita Davenport, P. O. Box 11932, Phoenix, Arizona 85061.

B. Begin one week before introducing unit to have students collect information relating to usage of time; make space available for posting their findings.

EXAMPLES: Collect information on ways they catch themselves wasting time; observations of how other people save time; newsletter clippings or magazine articles; their personal feelings about time.

C. Make transparency.

D. Provide students with objective sheet.

SUGGESTED ACTIVITIES

E. Introduce unit and specific objectives.

EXAMPLES: Have students react to statements or phrases related to time on chalkboard, transparencies, or posters:

If a minute were treated like a dollar, . . .

Time is the scarcest resource and unless it is managed, nothing else can be managed. (Peter Drucker)

A minute gone is gone forever. (Anonymous)

Many of us spend half our time wishing for things we could have if we didn't spend half our time wishing. (Alexander Woollcott)

It is more important to do the right thing than to do things right. (Peter Drucker)

Take time to smell the roses.

F. Provide students with information and assignment sheets.

G. Discuss information and assignment sheets.

1. Emphasize the definition of time in Information Sheet, Section I, by arranging student contact with a busy person who values time. Invite a young parent with several small children, worker with two jobs, politician, doctor, high school principal, and/or a college student. Have students describe how busy person uses time, how busy person saves time, what the person does to make saving time a top priority, how the person related to the definition of time management.

   (NOTE: You may find it helpful to arrange a panel of busy people to appear in class or arrange for personal interviews between students and people that you select.)

2. Stress the interrelationships of influences on use of time in Information Sheet, Section III. Use the transparency to reinforce information.

   EXAMPLES: Have students rank a set of given activities. An example of a set of activities is eating balanced meals, sleeping at least eight hours, reading about current events, exercising, grooming, shopping. Obtain ranking of same list from at least one person not in school; discuss why rankings vary.

   Divide class into groups with each group taking the role of a busy person. Explain that each group is to write a daily "to do" list and include going to the dentist. Allow time for each group to report on their busy person's activities as well as explaining the priority that their person placed on going to the dentist.

SUGGESTED ACTIVITIES

Encourage students to record their actual use of time for a given period (one to three days) before doing Part I of Assignment sheet #5.

August 12, 19	
:00 :15 :30 :45	ACTIVITY
12	
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
1	

(NOTE: Encourage students to report the benefits of keeping a time log and its value in improving the use of time.)

SUGGESTED ACTIVITIES

3. Introduce Information Sheet, Sections IV and V by having students use information obtained during the week before the unit began.

EXAMPLES: Use chalkboard or overhead projector to record their symptoms, feelings, and suggestions related to use of time.

Symptoms	**Feelings**	**Suggestions for Making Better Use of Time**
Unprepared to start the day	Your life is out of control	Prepare for next day before going to bed Get up on time; this can take some of the hurry out of the morning
Unsure if time should be spent with family or on job-related tasks	Persistent frustration	Determine your priorities
Too much time deciding; too little time acting	Hopeless futility	Make a written time plan Take a positive attitude toward achieving goals

4. Before students complete Assignment Sheets #1 and #2, emphasize that time passes at a predetermined rate and that time management is not a question of managing the clock, but of managing ourselves with respect to a clock.

5. Present Information Sheet, Sections VI and VII before having students complete Assignment Sheet #3. If possible, have students role play Part I; allow students to discuss the questions in large or small groups. Emphasize that Part II has no right or wrong answers but is designed to help organize students' thoughts about their personal time management skills.

6. Before helping students complete Assignment Sheet #4, stress that time management and self-image are related. Emphasize that there are no right or wrong answers and that this is not a graded assignment.

EXAMPLES: Use audio tape, *Managing Time, So It Doesn't Manage You*, to introduce assignment sheet.

Write on chalkboard Greg Daneke's statement, "Planning is not forecasting or predicting the future; rather, it is the creation of the future," before introducing Assignment Sheet #4.

(NOTE: Greg Daneke is a highly respected consultant to big business and government on natural resource planning.)

SUGGESTED ACTIVITIES

7. Summarize the importance of a written time plan and practical time-saving ideas to successful use of time. Use Information Sheet, Sections VIII and IX and ask students to add to the listing of ideas given in Information Sheet, Section X before assigning Assignment Sheet #5.

    EXAMPLES: Demonstrate use of equipment (such as trays and carts) to save time.

    Invite an English teacher or reading specialist to speak to students on how to increase reading speed.

H. Develop appropriate learning activities for special needs students.

I. Give test.

J. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Transparency master: TM #1 — The Basics of Managing Your Time

E. Assignment sheets

1. Assignment Sheet #1 — Identify Personal Time Wasters
2. Assignment Sheet #2 — Analyze Personal Reasons for Procrastination
3. Assignment Sheet #3 — Analyze Time Management Skills
4. Assignment Sheet #4 — Organize Personal Thoughts About Time Management
5. Assignment Sheet #5 — Develop a Time Plan

F. Answers to assignment sheets

G. Test

H. Answers to test

III. Unit references

A. Bailey, Lorraine Hensel. *Time To Spare.* New York: Gregg Division, McGraw-Hill Book Company, 1978.

B. Bauer, Jean W. *It's Time!* West Lafayette, Indiana: Purdue University, Cooperative Extension Service, n.d.

SUGGESTED ACTIVITIES

C. Blackwell, Dorothy G. *It's About Time*, Bulletin T4301. Stillwater, Oklahoma: Oklahoma State University, Home Economics Cooperative Extension Service, 1977.

D. Davenport, Rita. "Time Management: Your 7 Steps to Success." *Forecast for Home Economics*. (December, 1982) pp 45-49.

E. Evenson, Charles, and Cynthia Needles. *It's The Time Of Your Life*, Bulletin Pm-797. Ames, Iowa: Iowa State University Cooperative Extension Service, 1978.

F. Goodspeed, Lila, and Eleanor Smith. Revised and adapted by Jeanne Brinkley. *This Is the Life*. Peoria, Illinois: Bennett Publishing Co., 1981.

G. Jenkins, Joyce. *Time Tools to Stretch Your Day*, Bulletin HM638. Clemson, South Carolina: Clemson University Cooperative Extension Service, n.d.

H. Mackenzie, R. Alex. *The Time Trap*. New York: McGraw-Hill Book Company, 1972.

I. *Management for You*, Bulletin 4-H209. Gainesville, Florida: University of Florida, Cooperative Extension Service, n.d.

J. Oppenheim, Irene. *Living Today*. Peoria, Illinois: Bennett Publishing Co., 1981.

K. Raines, Margaret. *Consumers' Management*, Peoria, Illinois: Chas. A. Bennett Co., Inc., 1973.

TIME MANAGEMENT
UNIT II

INFORMATION SHEET

I. Time management — Planning use of time in a way that will bring the greatest satisfaction and personal rewards

(NOTE: Of all resources, time appears to be the least understood and the most mismanaged. The term *time management* is actually misused. In the strict sense one does not manage time because a minute gone is gone forever.)

II. Terms and definitions associated with time management

A. Procrastination — Act of putting off doing something until a future time

B. Inertia — Tendency to remain in a fixed condition without change

C. Priority — Task or activity considered worthy of receiving attention before another

D. Philosophy — Particular system of principles for the conduct of life

E. Consequence — Result or outcome of an action or process

F. Incentive — Something that encourages or motivates one to take action or to work harder

G. Dovetail tasks — To do more than one thing at a time

(NOTE: *Dovetail* means to fit together into a whole.)

H. Trivia — Unimportant matters or activities

III. Influences on use of time (Assignment Sheet #4)

A. Your goals, values, and standards

EXAMPLES: Move into a nicer house, make the basketball team; have a microwave oven

B. Your responsibilities in life

EXAMPLES: Care for younger children or ill grandparent; prepare evening meal; hold part-time job

C. Your ability to plan, organize, and perform a task

IV. Time traps (Assignment Sheets #1 and #2)

A. Procrastination

B. Fear

INFORMATION SHEET

C. Making work expand to fit the time available

D. Disorganization

E. Intertia

EXAMPLE: Excessive television watching can make people reluctant to exert themselves.

V. Time wasters (Assignment Sheets #1 and #2)

Time Waster	**Possible Cause**	**Possible Ways to Prevent**
Lack of planning	Failure to see the benefit	Recognize that planning takes time but saves time in end
	Making work expand to fit the time available	Emphasize results, not activity
	Success without it	Recognize that success is often in spite of, not because of, methods
Lack of priorities	Lack of goals and objectives	Write down goals and objectives Discuss priorities with parents, teachers, friends, counselors
Overcommitment	Broad interests	Say no
	Confusion in priorities	Put first things first
	Failure to set priotities	Develop a personal philosophy of time; relate priorities to a schedule of events
Crisis	Lack of planning	Apply the same solutions as for lack of planning
	Unrealistic time estimates	Allow more time; allow for interruptions
Haste	Impatience with detail	Take time to get it right; save the time of doing it over
	Responding to the urgent	Distinguish between the urgent and the important

INFORMATION SHEET

Time Waster	Possible Cause	Possible Ways to Prevent
Haste (cont'd)	Lack of planning ahead	Take time to plan; it repays itself many times over
	Attempting too much in too little time	Attempt less
Paperwork and reading	Knowledge explosion	Read selectively; learn speed reading
Routine and trivia	Lack of priorities	Set and concentrate on goals
Indecision	Lack of confidence in the facts	Improve fact-finding and validating procedures
	Lack of a rational decision-making process	Get facts, set goals, investigate alternatives and negative consequences, make the decision, and implement it

VI. Ways to manage time efficiently (Transparency #1; Assignment Sheet #3)

A. Establish goals

(NOTE: Setting goals helps to prevent wasting time on activities that are not important to you.)

B. Determine priorities

(NOTE: Time does not permit us to do all the things that our conscience or imagination tells us we might do.)

C. Make a realistic time plan

EXAMPLES: Make a daily "to do" list.
Set realistic deadlines.
Use small amounts of time.
Distribute work and recreational activities throughout week.
Alternate heavy and light tasks.
Include rest periods.

D. Be decisive

(NOTE: Indecision wastes time and causes worry. Routine decisions or those that do not involve large amounts of time, money, or effort should be made in as short a time as possible.)

INFORMATION SHEET

E. Eliminate unnecessary jobs

EXAMPLE: When you wash dishes, you might let them drip dry instead of drying them yourself; you can do your homework or another job while the dishes are drying and then put them away.

F. Delegate responsibilities

EXAMPLE: Plan work so that other family members, roommates, or club members can share responsibilities.

G. Dovetail tasks

EXAMPLE: Wash hair brushes while shampooing.

H. Work faster

(NOTE: It is easy to waste time, particularly if you don't like the job; however, most people can learn to work faster.)

I. Offer yourself an incentive

EXAMPLES: Plan to get your homework done by noon on Saturday so that you can go skating with friends.

If you get your share of the household work done before supper, you can read a book or practice the guitar after supper.

J. Eliminate procrastination

K. Develop habits that save time

EXAMPLES: Keep your clothes and personal things ready to use.
Put things back in their place every time.

Buy permanent-press clothes rather than clothing that needs frequent ironing.

Handle items only once; time is wasted when you have to go back and finish a job.

L. Evaluate your use of time regularly

(NOTE: Think about what time of day you work best. Do you try to accomplish your hardest jobs during that time?)

VII. Ways to overcome procrastination (Assignment Sheet #3)

A. Reduce the amount of time it takes to accomplish a task

(NOTE: This is especially important for routine jobs and for jobs you dislike.)

B. Plan to work at the time of least fatigue

INFORMATION SHEET

C. Decide when you are the most productive

EXAMPLE: Some people are more energetic in the early morning.

D. Offer yourself an incentive

(NOTE: After something exciting has been planned, you may be able to do a day's work in half the time.)

VIII. How a written time plan helps in time management (Assignment Sheet #5)

A. Shows relationships between activities

B. Promotes thinking through each step

C. Serves as guide while time and activities move along

D. Provides basis for judging accomplishment of goals and for future planning

IX. Guidelines for making a written time plan (Assignment Sheet #5)

A. Keep plan simple

(NOTE: Avoid developing fancy details so that you use too much time in planning.)

B. Make your plans complete

(NOTE: If you leave out important items, they have to be squeezed in later on.)

C. Keep plans flexible

(NOTE: Plan for the unexpected.)

EXAMPLE: Allow time to change a flat tire.

D. Make plan workable

(NOTE: Be realistic and learn what you can and cannot expect of yourself.)

X. Time-saving ideas (Assignment Sheet #5)

A. Child care

1. Encourage children to pick up toys

(NOTE: Provide a large box, bag, or basket with child's name on it.)

INFORMATION SHEET

2. Install low hooks, rods, drawers, or open shelving to encourage children to put away their own clothing

3. Use a plastic or cloth mat under small children's eating area to save on cleanup time

B. Entertainment

1. Keep several quick emergency meals and snacks on hand for unexpected guests

2. Have guests share preparation

EXAMPLE: You bring salad and rolls; I'll provide the house, main dish, and drinks.

C. Food preparation

1. Clean up as you go during meal preparation

2. Store saucepans near the sink rather than near the kitchen range

3. Select cooking methods to maximize use of time

(NOTE: Save time by using a microwave oven, preparing oven meals, or using a pressure saucepan.)

4. Place time-saving appliances and frequently used utensils within easy reach of the kitchen counter

D. Home care

1. Organize cleaning schedule into daily, weekly, and occasional tasks

2. Keep your cleaning supplies in a basket or small rolling cart

3. Dovetail activities whenever possible

EXAMPLE: Do laundry while vacuuming.

E. Laundry

1. Remove clothes promptly from the dryer

(NOTE: Fold and/or hang clothes immediately.)

2. Keep filters on washer and dryer clean

INFORMATION SHEET

F. Personal grooming

1. Make the most of your morning by developing a routine

   EXAMPLE: Shower while the coffee is brewing.

2. Select each day's clothing the night before

3. Do exercises while watching television

G. Shopping

1. Shop early in the day to avoid heavy traffic and crowds

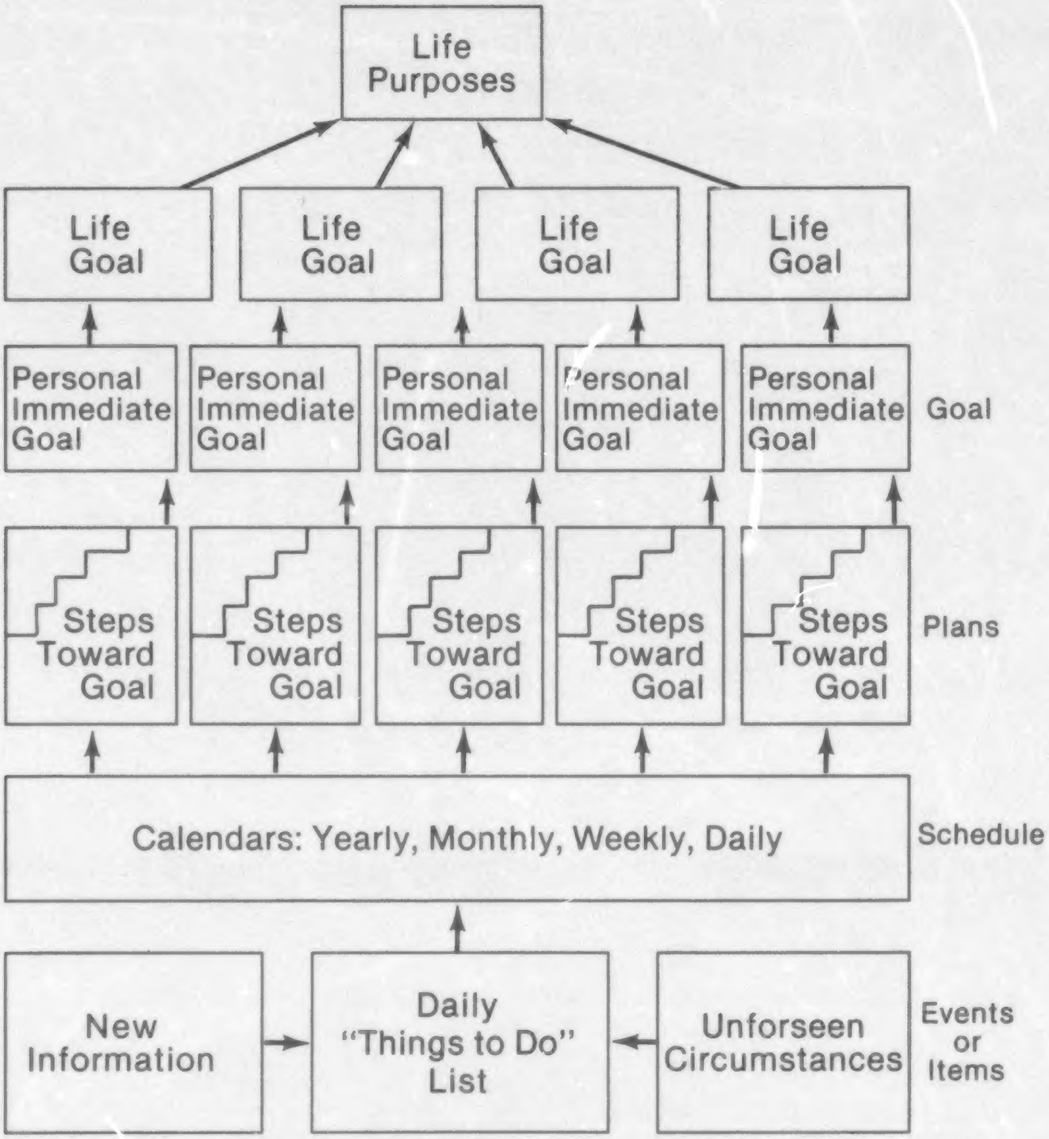
2. Buy in quantity

   (NOTE: Buying in quantity reduces number of shopping trips.)

3. Save time by buying easy-care clothing and convenience foods

   (NOTE: One should realize that most easy-care clothing and convenience foods are frequently more expensive. You will be paying money for time saved.)

The Basics of Managing Your Time (Managing Your Life)


Life Purposes
Life Goal
Life Goal
Life Goal
Life Goal
Personal Immediate Goal
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Personal Immediate Goal
Personal Immediate Goal
Goal
Steps Toward Goal
Steps Toward Goal
Steps Toward Goal
Steps Toward Goal
Steps Toward Goal
Plans
Calendars: Yearly, Monthly, Weekly, Daily
Schedule
New Information
Daily "Things to Do" List
Unforseen Circumstances
Events or Items

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #1 — IDENTIFY PERSONAL TIME WASTERS

NAME ______________________________ SCORE ______________

Time is an important resource. However, no two people use their time alike. There is an old saying that there are two things that you can never recall: time and a spoken word. In other words, once a minute is gone, it is gone forever. Do not be a time waster. Time can be as valuable as money.

Most people waste a lot of time. Time is wasted when you cannot find what you are looking for or when you have things to do and do not do them. Time is also wasted when one person causes others to be late. If one person causes forty people to be late by one minute, in reality forty minutes were wasted.

PART I

Identify ways you have wasted time and tell what you could have done to prevent that waste.

WAYS TIME WAS WASTED	HOW TO PREVENT THIS
EXAMPLE: Missed school bus	Should get up on time

ASSIGNMENT SHEET #1

PART II

There are times when minutes seem to pass quickly and times when they pass slowly. How quickly time seems to pass depends a lot on what you are doing.

Many times when an activity seems to end quickly, it is something you enjoy doing; and when an activity seems to take a long time it may be one that you do not enjoy. Slow-moving activities can be made to pass more quickly if they are well planned. Slow-moving activities can become time wasters.

A. List activities that you have been engaged in that were definitely fast-moving or slow-moving.

FAST-MOVING ACTIVITIES	SLOW-MOVING ACTIVITIES
____________________	____________________
____________________	____________________
____________________	____________________
____________________	____________________
____________________	____________________

B. Choose two of the slow-moving activities; in the following space describe what you could have done to make these activities more enjoyable.

____

____

____

____

____

____

____

____

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #2 — ANALYZE PERSONAL REASONS FOR PROCRASTINATION

NAME ________________________________ SCORE ______________

Procrastination can ruin your time schedule. Some people can manage and function quite effectively only when faced with imposed deadlines. If such people can substitute self-set deadlines for those imposed, they, rather than other people or other situations, will be managers of their time.

Complete a procrastination survey by answering the following questions.

PART I — QUESTIONS

Indicate answer by circling the number.

A. If I had a long and difficult assignment facing me, my first response would be to

1. Begin with the hardest part and finish that first.
2. Begin with the easiest part and finish that first.
3. Study the entire problem and plan my approach to it.

B. My idea of a good day's work is

1. To start and finish several assignments that I can handle by myself.
2. To finish as much work as I can before starting anything new.
3. To be sure I've attended to all the bits and pieces and am ready to handle something big first thing the next morning.

C. The sooner I get my teeth into a job,

1. The sooner I can be done with it.
2. The more time I have to do it properly.
3. The sooner I understand what will eventually have to be done.

D. Every so often, I have to postpone some important work, but this is all right because

1. It gives me a breather and a chance to do something more immediate.
2. Otherwise, I'd probably be putting the cart before the horse.
3. If I work straight through on a project, I find myself stale and tired.

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ASSIGNMENT SHEET #2

E. How many different projects are you comfortable working on at one time?__________

F. On the average, what percent of your projects should take less than six hours of actual work time to complete?

G. On the average, what percent of your projects do you actually start and complete in one day of work?

H. List each major project you are facing right now that you have postponed.

I. List all of your most common reasons for putting off a piece of work.

J. List all the activities you plan to pursue as soon as you find more time.

Rate yourself on the following statements on a scale of 1 to 10. (1 = not true at all; 10 = almost always true)

K. I would skip lunch to finish a project rather than miss an important deadline.

Rating__________________

ASSIGNMENT SHEET #2

L. Little interruptions in the middle of some important piece of work do not usually bother me.

Rating ____________________

M. When I have a deadline to meet, I try to finish well ahead of time.

Rating ____________________

N. As I look back on the past few years, I can see that I have been able to do most of the activities I wanted to do.

Rating ____________________

PART II — SCORING THE SURVEY

Score questions A through D as follows:

For Answer 1, give yourself 2 points.

For Answer 2, give yourself 4 points.

For Answer 3, give yourself 6 points.

Total score for Questions A through D .... ____________

For Question E, the number you answered is your score.

Score for Question E .... ____________

For Questions F and G, divide the answer to Question F by the answer to Question G. If the result is

1 or less than 1, give yourself 0 points.

Between 1 and 2, give yourself 5 points.

2 or more, but less than 5, give yourself 10 points.

5 or more, give yourself 20 points.

Total score for Questions F and G .... ____________

For Questions H, I, and J, the number of items you listed is your score.

Total score for Questions H, I, and J .... ____________

For Questions K through N, add up your self-rating and subtract this number from 40. The result is your score.

Total score for Questions K through N .... ____________

Now, add all your scores together to find your score.

SCORE .... ____________

ASSIGNMENT SHEET #2

PART III — WHAT DOES YOUR SCORE MEAN?

The scale is open, which means that there is no limit on how high the total can go. It tends to fall below 150, and very often it never climbs higher than about 90. The lowest score you can get is 10.

If you scored between 11 and 35 points, you probably do not postpone work you should be doing now. You no doubt have a tendency to delay your initial plunge into a new project.

If you scored between 36 and 55, you are better than average when it comes to starting right in on your work. Generally, procrastination is probably not your biggest time waster.

If you scored between 56 and 90, you are an average individual when it comes to procrastination. This means that you probably hesitate when you should act, postpone when you should get started, and put off the important but anxiety-producing work you should really be concentrating on.

If you scored over 90, procrastination is seriously getting in your way and may even be the biggest obstacle between you and total time management. You may want to go over some of the suggestions given for better time management and see how you can improve your work habits.

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #3 — ANALYZE TIME MANAGEMENT SKILLS

NAME ______________________________ SCORE ______________

Planning brings the future into the present so that you can do something about it. Many people plan the really important parts of their lives, such as getting married, buying a large item such as a house or car, or writing a will. Fewer people plan the use of their time each day or from day to day.

You can usually pick out the people who are wise enough to plan how they use their time each day. They often seem rested, happy, and successful. They are on their way to meeting their goals. Other people admire them for the way they handle their time. People who plan wisely seem to be able to do what they have to do and still have free time.

PART I

Sometimes it seems difficult to associate management of time with your own life. It is somewhat less difficult to see the mistakes of others. In this exercise, read through or act out each of the role plays before answering the questions related to the actors' use of time.

A. Diane's Dilemma

CHARACTERS: Diane — age sixteen. Johnny — Diane's two-year-old brother. Diane's mother. Roy — age seventeen, one of the most popular boys in school. Margaret — Diane's best friend.

SETTING: Diane has just arrived home from school.

Diane: (Yelling) "Hey, Mom. I'm home! Any calls for me? Hi, Johnny. What did you do today?" (She pats him on the head. She pulls a bottle of pop out of the refrigerator and takes a sack of potato chips from the shelf.)

Mother: "You just got home from school. How would anybody have had time to call you? Just watch Johnny for five minutes, will you? I want to go next door and return the pattern I borrowed from Betty Gray."

Diane: "But, Mom, can't you wait until after supper? I have an algebra test tomorrow, and I want to study this afternoon. How can I study with Johnny hanging around?"

Mother: "You never want to study when you first get home from school. Besides, I'm going to be gone for only five minutes."

(Mother leaves, and Diane goes to her bedroom with her books and food. Johnny follows along behind her. Diane turns on her record player and sits down on her bed to study.)

ASSIGNMENT SHEET #3

Johnny: “Johnny want pop; he thirsty.”

Diane: “Wait a minute. Let me finish this problem.”

Johnny: “Okay.”

(Johnny waits patiently a few minutes until his stomach begins to growl. Then he starts for the bottle, beginning to cry.)

Diane: “All right, okay. Just a minute.”

(Diane hops up from the bed and goes to the kitchen to get a plastic cup for Johnny's drink. She sits down on the bed again and has just started concentrating when the phone rings.)

Diane: “Hello.”

Roy: “Hi, Di. What ya doing?”

Diane: “Well, I'm trying to study for a dumb old algebra test tomorrow. It's going to be a real toughie, and I want to bring my grade up from a ‘D’ to at least a ‘C.’”

Roy: “Yeah, man, I know just what you mean. What are you doing tonight anyway?”

Diane: “I had planned to study this afternoon for about half an hour so I could watch the special movie on TV tonight from 9:00 until 1:00.”

Roy: “Why don't you come over to my house and watch it with me? Some other kids are, and Mom is going to fix us some lasagna.”

Diane: “That sounds groovy.”

Roy: “I'll pick you up about 8:00.”

Diane: “Great!”

(Diane hangs up the phone and yells excitedly because Roy has asked her out. She's been dying to go out with him the entire school year. She goes back to her bed to study some more. She works through one more problem.)

Diane: (Daydreaming) “Man, I just can't believe good old Roy has asked me out. What can I wear, my green slacks or the blue ones? I bet Margaret would let me borrow her orange slacks. I think I'll give her a buzz.”

(She telephones Margaret.)

Diane: “Margaret, guess what! Roy asked me to his house for a TV party tonight. Isn't that great? May I borrow your orange slacks?”

ASSIGNMENT SHEET #3

Margaret: "That's great! I'll bring them over to your house if you'll help me with this English theme."

Diane: "Okay. Come right on over."

(Margaret comes over with her slacks and an English theme for Diane to correct. They do more gossiping than work. Diane's mother comes after being gone an hour and a half.)

Mother: "Diane, come help set the table for supper, please."

CLOSING: Diane walks into the kitchen and begins setting the table. She tells her mother about her date tonight. Mother gets extremely angry, as Diane's grades have been falling lately, and she does not think Diane should be out so late on a school night.

1. How do you think the story finally ended? Was Diane allowed to go, or did she stay home? How would you feel if you were Diane? If you were Diane's mother?

2. Was it entirely Diane's fault that she didn't get any studying done? What might Diane's mother have done to help the situation?

3. What are some suggestions for Diane to improve her study habits and probably her grades?

ASSIGNMENT SHEET #3

B. The Pizza Party

CHARACTERS: Jim and Carl — roommates. Joan and Suzy — friends of Jim and Carl.

SETTING: Carl is planning to cook dinner for Joan and Suzy. He is going to prepare pizza, his favorite Italian dish. Joan and Suzy are due to arrive in about an hour.

Carl: “Jim, please come in and help me. I've got to iron my shirt, and I haven't even started the pizza.”

Jim: “I'm trying to clean this spot from the carpet where you spilled your coffee this morning. Let me finish.”

Carl: “Oh, that can wait. Besides, no one cares about a spot on the carpet. It will all blend in sooner or later.”

(Carl frantically begins to get out all the things he thinks he needs for the recipe. He begins to look through his clippings of recipes in an envelope and discovers an old newspaper clipping about a trip that he and some friends took to New Orleans five years ago. He sits down and begins to daydream about the past.)

Carl: (To himself) “Oh, what fun that was!”

(Jim stomps into the kitchen.)

Jim: “I thought you were ironing your shirt or making the pizza, and what do I find but a lazy roommate sitting here dreaming! You've been home all day, and you didn't do a thing.”

Carl: (Trying to recall what he did all day) “Well, I invited our new neighbor over for coffee, and we talked all morning. Then this afternoon Brian wanted to play cards at his house and invited me over. The day just flew before I realized it. Here's the recipe I'm going to use to make the pizza. Be a friend and run down to the corner store and buy whatever the recipe calls for. Pick up some pop and potato chips while you're at it. I'll iron my shirt while you do that.”

Jim: (Looking at the recipe) “Do you need all this junk for a simple pizza? Don't we have some of this stuff here already — like flour and salt? Remember, we're running on a tight budget now to save for that ski trip next year.”

Carl: “Oh, yeah, we do; but we really do need some extras. A few little things won't make that much difference.”

(Jim trudges off to the corner store, and Carl starts ironing his shirt. While Jim is gone, Carl decides he wants to have some strawberry shortcake for dessert, and he needs some frozen strawberries. Soon Jim comes into the kitchen, carrying two bags of groceries. He saw some TV dinners he wanted to try and some new convenience-food mixes.)

ASSIGNMENT SHEET #3

Carl: “Jim, will you run back and get some strawberries for us? Wouldn't you just love to have some strawberry shortcake?”

Jim: “Oh, all right, but if this happens again, there's going to be trouble. You will have to start managing your half of the budget a lot better if you expect to stay my roommate.”

CLOSING: Jim leaves again, and Carl manages to get dressed and to get his hair combed. Jim returns just as the guests are arriving.

Carl asks Suzy to set the table and pour the drinks while he gets busy and makes the pizza and strawberry shortcake.

The pizza turns out HOT. Carl decides that there are too many anchovies and too much pepper, but it's too late now. He never thought to ask Joan and Suzy if they like their pizza hot or mild. Suzy likes her pizza mild, and she can hardly stand anchovies.

The drinks and the strawberry shortcake are too warm to taste right. This is the first meal that Carl has prepared for guests.

1. What comments do you think Jim might make to Carl about the meal after the guests leave?

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2. What are some things Carl did or did not do that showed his poor use of time?

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ASSIGNMENT SHEET #3

3. If Carl fails to improve his time-management skills, how might the roommates' relationship be affected?

PART II

Whether you are a pretty good manager of time or a chronic waster of time, you can start to improve your use of time. First, analyze your personal time management skills. Many people are aware of the fact that they need to manage time, but most fail to do so.

Analyze your time-management skills by checking either "yes" or "no" to the following statements.

		YES	NO
A.	Do you start the day before thinking through what has to be done?		
B.	Do you start a job before thinking it through?		
C.	Do you leave jobs before they are completed?		
D.	Do you do the easy or less important work first before the more important (and possibly more unattractive) work?		
E.	Do you do work by hand that a machine could do?		
F.	Do you try to do things that aren't really your job, such as jobs assigned to other people?		
G.	Do you spend a lot of time doing the things you have always done and are good at doing?		
H.	Do you feel that it is easier to do things the way you have always done them even though a new way is better?		
I.	Do you start projects that you have little interest in or know that you probably will not finish?		
J.	Do you make sure that short, easy tasks get done first?		

ASSIGNMENT SHEET #3

		YES	NO
K.	Do you fail to anticipate crises?		
L.	Do you handle a large number of different jobs?		
M.	Do you handle the concerns of others immediately when requested?		
N.	Do you socialize either in person or via telephone with friends or neighbors several times daily?		
O.	Do you get distracted by things around the house such as newspapers, TV, or friends who drop in to see you while you are working?		
P.	Do you make several trips rather than grouping errands together for one trip?		

To rate yourself, count the number of yes answers and the number of no answers. If you answered "yes" more often than "no," you have a lot of work ahead. If you have three to seven "yes" answers, you can improve the effective use of your time. If you answered "yes" to more than twelve questions, you are in big trouble.

Q. What changes could you make in the items that you checked "yes" in order to be a better manager of time?

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Adapted with permission of Purdue University, Cooperative Extension Service.

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #4 — ORGANIZE PERSONAL THOUGHTS ABOUT TIME MANAGEMENT

NAME ______________________________ SCORE ______________

Do you feel like a winner? Are you happy with the way you are currently spending your time? Think about it . . . are you really getting what you want out of life? Are you achieving your goals?

In this assignment there are seven separate exercises aimed at helping you plan your time in a way that will bring the greatest satisfaction and personal rewards.

ASSIGNMENT SHEET #4

PART I

A. Few people take time to think about the activities that bring them the most pleasure and satisfaction. List twenty of your favorite activities.

B. Did any of the items surprise you? Why or why not?

C. Did any of the items correspond with your current employment (or planned employment plans) or activities? Explain briefly.

ASSIGNMENT SHEET #4

D. What items listed could be turned into career success?

____

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(NOTE: One full-time homemaker who completed the assignment placed reading at the top of her favorite activities list. She had been hoping to find a way of bringing in an extra income; now she has a "story-time" hour at the local library three days a week, and she has also started operating her own lending library out of her home for friends and neighbors. She charges a small fee on each book and uses the money to purchase new ones. She is also taking literature classes at the local university with the hopes of earning a master's degree.)

PART II

Kick off your shoes, lean back in your chair, close your eyes, and allow your mind the treat of daydreaming. Think about anything you would like to see, do, or become. List those things in the space below.

EXAMPLES: Take a Caribbean cruise, run for political office, build a house, win the Pillsbury Bake-off, write a best-selling novel, become a professional athlete

(NOTE: Of course, the simple act of making a daydream will not automatically make your dreams come true, but it is a start.)

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PART III

All of us have needs. Fortunately, most needs can be fulfilled with a variety of activities. Take a moment and make a list of your most vital needs and desires.

______________ ______________

______________ ______________

______________ ______________

______________ ______________

______________ ______________

______________ ______________

Give each statement a rating between 1 and 5. A 5 indicates that this particular desire is an important part of your current inner make-up. After you finish the exercise, go back and put a star by the most important needs that are not being met to your satisfaction and fulfillment.

ASSIGNMENT SHEET #4

PART IV

Designing a perfect day is another way to reveal your deepest needs. Write your idea of a perfect day; be sure to include the place, the activities for the day, and the people with whom you spend your day.

Analyze the day. Are the activities total leisure or hard work? How much time do you spend alone, and how much time do you spend with others? Which needs are currently missing from your life? You may want to translate these needs into goals and objectives.

(NOTE: Keep in mind that you become like the people you surround yourself with. For that reason, it is important that you choose positive, stimulating, loving friends who are motivating, optimistic, and encouraging.)

PART V

The majority of individuals live their lives from day to day with no real direction. Instead of taking the initiative to set goals and objectives, they let someone else do it for them — their parents, their bosses, the government, or the economy. When an individual develops a real plan of action and a direction in his or her life, incredible things can happen.

ASSIGNMENT SHEET #4

Describe everything as you would like it to be in five years. Write about your home, its location, and its furnishings. Discuss the work or the projects you have chosen to be involved with. List your salary and your assets. Describe the way you spend your leisure time and the quality of your relationships. Be as specific as possible, for you are planting ideas that will develop to the extent you think about them. REMEMBER, YOU BECOME WHAT YOU THINK ABOUT ALL DAY LONG.

(NOTE: Of course, these five-year goals are not written in concrete. You can always change your mind — in fact, you probably will. The important thing to realize is that in order to win the very best in life, you must start with a goal. From there you can develop a road map and plan of action that will lead you to your destination. Goals are relative to an individual's needs.

ASSIGNMENT SHEET #4

PART VI

It has been said that the happiest people are those who spend time trying to improve or better the world in some unique way. Thus far, we have spent a great deal of time thinking about the things you personally want and need to be happy. But now take time to think about the contributions you would like to make to others, and describe those contributions below.

EXAMPLES: A homemaker with a large family wanted to be of service in some way, but felt rather tied down because of her children. However, she decided there was always room for one more, so she and her husband became involved in the foster child program.

A high school senior saw the danger that the elementary students were in as they crossed the busy streets around their school. He asked for the help of other classmates to make street signs that would help the children cross the street safely.

After reading an article on child abuse, a high school student wanted to do something to help stop it. She organized her FHA chapter to provide information about child abuse and to list counseling services and their phone numbers in the local newspaper.

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PART VII

Now that you have examined your favorite activities, your needs, your desires, your daydreams, and the contributions, consider each of the following four questions.

(NOTE: If any important goals have been missed, this is a good way to discover them.)

A. What are your three most important lifetime goals? ______________________

____

____

ASSIGNMENT SHEET #4

B. If you had only six months to live, what would be your major objectives?

____

____

____

____

____

C. How would you be spending time today if you could select from any of your activities?

____

____

____

D. How would you live your life if you knew you could not fail? ______________

____

____

____

(NOTE: It has been said that we all have enough time to do what we really want to do; but in reality, none of us really knows how much time we will have on earth. That is why it is so important to set priorities. Once we have achieved the important things, we can begin to spend our time on other things.)

TIME MANAGEMENT
UNIT II

ASSIGNMENT SHEET #5 — DEVELOP A TIME PLAN

NAME ____________________ SCORE __________

Most people say they need more time. We all know there is no way to get more time. Everyone has the same twenty-four hours in a day, but everyone does not use those twenty-four hours in the same way. This is how some people seem to have more time than others. It is no easy task to manage time; but with a little planning, one can have enough time for the important things.

PART I

Analyze the way you spend time by completing the following chart. Answer the questions on how your time was spent during the past seven days.

WAY TIME WAS USED	NUMBER OF HOURS USED
Time spent doing homework	
Time spent in personal grooming EXAMPLES: Getting hair cut; putting on makeup in the morning	
Time spent in the service of others EXAMPLE: Volunteering at the local Head Start	
Time spent eating meals	
Time spent at work	
Time spent in leisure activities EXAMPLE: At the movies	
Time spent in planning EXAMPLE: Planning the homecoming float	
Time spent sleeping	
School activities EXAMPLE: Speech club	
Time spent in class	
Other	

ASSIGNMENT SHEET #5

Look at the number of hours that you spent in the different areas and answer the following questions.

A. On what areas did you spend the most time?

____

____

____

____

____

B. What amount of time was spent on really important matters such as homework?

____

C. Explain the effect that the time spent on homework had on your grades for the week.

____

____

____

D. How can you change the number of hours spent in a certain area in order to do the more important things?

____

____

____

____

ASSIGNMENT SHEET #5

PART II

To be satisfactory, a time plan must be your own. You may wish to start out with a definite plan. A time plan should help you reach your goals. A good plan will not be a burden.

A. Develop a yearly plan by listing activities that you plan to do each month.

(NOTE: List only the big events such as things that happen only once a year.)

EXAMPLE:

YEARLY TIME PLAN

Jan. Ski trip	Feb. Valentine Dance	Mar. Spring Break	April FHA/HERO State Convention
May Prom Graduation	June Vacation Trip with Parents	July FHA/HERO National Convention	Aug. Teach Vacation Bible School
Sept. County Fair	Oct. State Fair	Nov. Football Homecoming	Dec. Christmas Dance Christmas Concert

ASSIGNMENT SHEET #5

YEARLY TIME PLAN

Jan.	Feb.	Mar.	April
May	June	July	Aug.
Sept.	Oct.	Nov.	Dec.

ASSIGNMENT SHEET #5

B. Develop a monthly time plan by listing activities that you plan to do each day.

(NOTE: List only the big events.)

EXAMPLE:

OCTOBER MONTHLY PLAN

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
	1 FHA Meeting	2	3	4 Baby-sit for YHO meeting	5 Football game	6 Church party
7 Church	8	9	10 4-H Club meeting	11	12 Football game	13
14 Church	15	16	17 FHA meeting	18	19 Football game	20
21 Church	22	23	24	25 Homecoming bonfire	26 Football game	27 Halloween party
28 Church	29	30	31 Halloween carnival			

100-A

ASSIGNMENT SHEET #5

________________ MONTHLY PLAN

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.

ASSIGNMENT SHEET #5

C. Develop a daily time plan by listing the activities for each hour of the following day.

EXAMPLE:

TIME	ACTIVITIES
6:30-7:30	Get up; get ready for school; make bed
7:30-8:30	Eat breakfast; ride bus to school
8:30-8:50	Finish homework; visit with friends
8:50-9:50	Home economics class
9:50-10:50	American history class
10:50-11:50	Basketball
11:50-12:30	Lunch
12:30-1:30	Chemistry class
1:30-2:30	Accounting class
2:30-3:30	Office aide
3:30-5:00	Work
5:00-6:00	Cheerleader practice
6:00-7:30	Eat dinner and visit with family; watch TV
7:30-9:00	Do homework
9:00-10:00	Clean bedroom; get ready for bed

ASSIGNMENT SHEET #5

TIME	ACTIVITIES

TIME MANAGEMENT
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

Assignment Sheet #5 — Completed to the satisfaction of the instructor

TIME MANAGEMENT
UNIT II

TEST

NAME ________________________________ SCORE ______________

1. Define *time management* — ________________________________

____

2. Match terms associated with time management to their correct definitions. Write the correct numbers in the blanks.

______a. Task or activity considered worthy of receiving attention before another

______b. Unimportant matters or activities

______c. Tendency to remain in a fixed condition without change

______d. Act of putting off doing something until a future time

______e. To do more than one thing at a time

______f. Something that encourages or motivates one to take action or to work harder

______g. Result or outcome of an action or process

______h. Particular system of principles for the conduct of life

1. Inertia
2. Trivia
3. Procrastination
4. Incentive
5. Philosophy
6. Dovetail tasks
7. Consequence
8. Priority

3. Select from the following list influences on use of time. Write an "X" in the blank before each correct answer.

______a. Your nationality

______b. Your ability to plan, organize, and perform a task

______c. Your responsibilities in life

______d. Your state government

______e. Your goals, values, and standards

TEST

4. Name three time traps.

a. ______________________________

b. ______________________________

c. ______________________________

5. Identify time wasters.

Time Waster	**Possible Cause**	**Possible Way to Prevent**
a. ____________	Failure to see the benefit	Recognize that planning takes time but saves time in end
	Making work expand to fit the time available	Emphasize results, not activity
	Success without it	Recognize that success is often in spite of, not because of, methods
b. ____________	Lack of confidence in the facts	Improve fact-finding and validating procedures
	Lack of a rational decision-making process	Get facts, set goals, investigate alternatives and negative consequences, make the decision, and implement it
c. ____________	Impatience with detail	Take time to get it right; save the time of doing it over
	Responding to the urgent	Distinguish between the urgent and the important
	Lack of planning ahead	Take time to plan; it repays itself many times over
	Attempting too much in too little time	Attempt less
d. ____________	Lack of planning	Apply the same solutions as for lack of planning
	Unrealistic time estimates	Allow more time; allow for interruptions
e. ____________	Knowledge explosion	Read selectively; learn speed reading

TEST

Time Waster	Possible Cause	Possible Way to Prevent
f. ______________	Lack of priorities	Set and concentrate on goals
g. ______________	Lack of goals and objectives	Write down goals and objectives Discuss priorities with parents, teachers, friends, counselors
h. ______________	Broad interests Confusion in priorities Failure to set priorities	Say no Put first things first Develop a personal philosophy of time; relate priorities to a schedule of events

6. State six ways to manage time efficiently.

a. ____

b. ____

c. ____

d. ____

e. ____

f. ____

7. Select from the following list ways to overcome procrastination. Write and "X" in the blank before each correct answer.

______a. Reduce the amount of time it takes to accomplish a task

______b. Offer yourself an incentive

______c. Work without a plan of action

______d. Decide when you are the most productive

______e. Wait until there are several jobs to do

______f. Plan to work at the time of least fatigue

TEST

8. Describe how a written time plan helps in time management.

____

____

____

____

____

____

9. Select from the following list guidelines for making a written time plan. Write an "X" in the blank before each correct answer.

______a. Include only the time that you are at work in your plan

______b. Keep plan simple

______c. Make plan workable

______d. Divide plan into five-minute parts

______e. Keep plans flexible

______f. Make your plans complete

10. State time-saving ideas. Give one example for each category.

a. Child care — ______________________________

____

____

b. Entertainment — ______________________________

____

____

c. Food preparation — ______________________________

____

____

TEST

d. Home care — ________________________________

____

____

e. Laundry — ________________________________

____

____

f. Personal grooming — ________________________________

____

____

g. Shopping — ________________________________

____

____

(NOTE: Test questions 11-15 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Identify personal time wasters.
12. Analyze personal reasons for procrastination.
13. Analyze time management skills.
14. Organize personal thoughts about time management.
15. Develop a time plan.

TIME MANAGEMENT
UNIT II

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 200.)

1. (4 points)

   Time management—Planning use of time in a way that will bring the greatest satisfaction and personal rewards

2. (16 points)

a.	8	e.	6
b.	2	f.	4
c.	1	g.	7
d.	3	h.	5

3. (9 points)

   b, c, e

4. (6 points)

   Answer should include any three of the following

   a. Procrastination

   b. Fear

   c. Making work expand to fit the time available

   d. Disorganization

   e. Inertia

5. (16 points)

   a. Lack of planning

   b. Indecision

ANSWERS TO TEST

c. Haste

d. Crisis

e. Paperwork and reading

f. Routine and trivia

g. Lack of priorities

h. Overcommitment

6. (6 points)

Answer should include any six of the following

a. Establish goals

b. Determine priorities

c. Make a realistic time plan

d. Be decisive

e. Eliminate unnecessary jobs

f. Delegate responsibilities

g. Dovetail tasks

h. Work faster

i. Offer yourself an incentive

j. Eliminate procrastination

k. Develop habits that save time

l. Evaluate your use of time regularly

7. (12 points)

a, b, d, f

ANSWERS TO TEST

8. (6 points)

Description should include the following

a. Shows relationships between activities

b. Promotes thinking through each step

c. Serves as guide while time and activities move along

d. Provides basis for judging accomplishment of goals and for future planning

9. (12 points)

b, c, e, f

10. (7 points)

Answer should include one from each of the following categories

a. Child care

1) Encourage children to pick up toys

2) Install low hooks, rods, drawers, or open shelving to encourage children to put away their own clothing

3) Use a plastic or cloth mat under small children's eating area to save on cleanup time

b. Entertainment

1) Keep several quick emergency meals and snacks on hand for unexpected guests

2) Have guests share preparation

c. Food preparation

1) Clean up as you go during meal preparation

2) Store saucepans near the sink rather than near the kitchen range

3) Select cooking methods to maximize use of time

4) Place time-saving appliances and frequently used utensils within easy reach of the kitchen counter

ANSWERS TO TEST

d. Home care
    1) Organize cleaning schedule into daily, weekly, and occasional tasks
    2) Keep your cleaning supplies in a basket or small rolling cart
    3) Dovetail activities whenever possible

e. Laundry
    1) Remove clothes promptly from the dryer
    2) Keep filters on washer and dryer clean

f. Personal grooming
    1) Make the most of your morning by developing a routine
    2) Select each day's clothing the night before
    3) Do exercises while watching television

g. Shopping
    1) Shop early in the day to avoid heavy traffic and crowds
    2) Buy in quantity
    3) Save time by buying easy-care clothing and convenience foods

11. Completed to the satisfaction of the instructor (10 points)

12. Completed to the satisfaction of the instructor (15 points)

13. Completed to the satisfaction of the instructor (25 points)

14. Completed to the satisfaction of the instructor (30 points)

15. Completed to the satisfaction of the instructor (25 points)

LEISURE TIME MANAGEMENT
UNIT III

UNIT OBJECTIVE

After completing this unit, the student should be able to evaluate the costs and benefits related to leisure time and plan suitable leisure time activities. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define leisure time.
2. State general benefits of leisure activities.
3. List types of leisure activities.
4. Select from a list factors that affect selection of leisure activities.
5. List types of hobbies.
6. Select from a list personal benefits of volunteer work.
7. List places to get travel information.
8. List costs connected with travel activities.
9. Select from a list guidelines for packing for travel.
10. Select from a list hints on how to include leisure in a busy day.
11. Select from a list ways to get the most from your recreation dollar.
12. List examples of job and career opportunities associated with leisure time activities.
13. Investigate leisure time activities in your community.
14. Evaluate leisure time activities.
15. Plan a leisure time activity for the family.
16. Plan clothing and other needs for travel activities.
17. Gather information about leisure time activity careers.

LEISURE TIME MANAGEMENT
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

1. Film — *Ride The Wind.* Color, 26 minutes, Tulsa Studio, 1983. Available on a free-loan basis from the Oklahoma State Department of Tourism and Recreation, Division of Marketing Services, 505 Will Rogers Building, Oklahoma City, Oklahoma 73105.

2. Books

a. Bailey, Lorraine Hensel. *Time to Spare.* New York: Gregg Division, McGraw-Hill Book Company, 1978.

b. Pletcher, Barbara A. *Travel Sense.* New York: Grosset and Dunlap Company, 1982.

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

EXAMPLES: Leisure is one area of living that is often ignored or overlooked because it may seem "frivolous."

Leisure — and the wise use of it — is very important in determining the quality of lives.

Leisure should be used to balance work and studies, to relieve tensions and energies, to satisfy our personal needs, and to provide contact with other people.

In some cases, such as a vacation with disagreeable family members, leisure time activities can cause stress.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Emphasize that leisure time is important and that opportunities are limitless; use Information Sheet, Section II, and Assignment Sheet #1.

EXAMPLES: Ask students how to turn what might be "wasted time" into leisure time.

Have students list ways that they have wasted time that could have been used for leisure time.

Ask students to list leisure time activities that they consider educational.

SUGGESTED ACTIVITIES

2. Help students focus on factors that affect selection of leisure time. Use Information Sheet, Sections II and IV, and Assignment Sheets #2 and #3. Suggest that students carry out plans made in Assignment Sheet #3.

EXAMPLES: Invite a psychologist or a counselor to speak to your students on the importance of leisure time in relation to being a productive worker; a regional guidance center might be a good place to check on such a resource person.

Encourage students to think of available sources of leisure time enjoyment that they may have been overlooking for themselves, such as reading books that have been in the family for a long time, listening to records from the 1950's, baking, or gardening.

3. Emphasize the many types of hobbies that are available by going over Information Sheet, Section V.

EXAMPLES: Take a poll during class and list on chalkboard all the hobbies of class members.

Have students survey five to ten people to add to the variety of hobbies.

Invite resource people (community people who have hobbies, or a hobby shop owner) to discuss the variety of hobbies that are available.

Have students place a check mark beside the types of hobbies they have participated in. Have students indicate which factors from Section IV affected their selection of those particular hobbies.

4. Emphasize the rewards associated with volunteer work; have students add to the list given in Information Sheet, Section VI, as well as discuss some of their difficulties experienced while doing volunteer work.

EXAMPLES: Invite a resource person (such as United Way senior citizen program director or hospital volunteer director) to discuss the benefits of his or her agency's volunteer programs.

Invite a person who does volunteer work to discuss his or her feelings about doing volunteer work.

Plan a class FHA/HERO volunteer activity.

SUGGESTED ACTIVITIES

5. Help students focus on the many places that offer information about travel and associated costs; use Information Sheet, Sections VII and VIII.

   EXAMPLES: Invite a resource person from a travel agency to speak to students on the benefits of using a travel agency.

   Have students use yellow pages in several phone books to add specific names of places within one hundred miles of their local area where travel information can be obtained.

   Ask students for suggestions for out-of-the-ordinary sources of travel information, preferably drawing from their own experience or that of their parents.

   Invite a resource person to discuss time-sharing vacation plans, in which the consumer buys one or more weeks' use of a condominium in a resort area. Often the consumer can trade time in a particular resort for equal time in another resort.

6. Help students focus on the advantages of packing efficiently for travel; use Information Sheet, Section IX, and Assignment Sheet #4.

   EXAMPLES: Demonstrate packing procedures by using Job Sheet #1 in *Family Living* (p. 71-E).

   Ask a flight attendant or another person who does a lot of traveling to show ways to cut corners in packing.

7. Combine Information Sheet, Sections X and XI, to summarize importance of leisure time in everyday living; review Assignment Sheets #2 and #3.

8. Focus on the number of careers associated with leisure activities by using Information Sheet, Section XII, and Assignment Sheet #5.

   EXAMPLES: Invite a resource person to discuss the number of careers that are available.

   Have students note careers they observe for a given time period (such as over a weekend) that are associated with leisure time; add them to list in Section XII.

   Have students use want ads to locate job opportunities associated with leisure time.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

SUGGESTED ACTIVITIES

II. Instructional materials

- A. Objective sheet
- B. Suggested activities
- C. Information sheet
- D. Assignment sheets
  - 1. Assignment Sheet #1 — Investigate Leisure Time Activities in Your Community
  - 2. Assignment Sheet #2 — Evaluate Leisure Time Activities
  - 3. Assignment Sheet #3 — Plan a Leisure Time Activity for the Family
  - 4. Assignment Sheet #4 — Plan Clothing and Other Needs for Travel Activities
  - 5. Assignment Sheet #5 — Gather Information about Leisure Time Activity Careers
- E. Answers to assignment sheets
- F. Test
- G. Answers to test

III. Unit references

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LEISURE TIME MANAGEMENT
UNIT III

INFORMATION SHEET

I. Leisure time — Time used to balance work and studies, to relieve tensions and energies, to satisfy our personal needs, and to provide contact with other people

EXAMPLE: Time free from job, school, or duties

(NOTE: Leisure activities are recreation, for they relax and refresh mind and body.)

II. General benefits of leisure activities (Assignment Sheet #2)

A. Strengthen abilities and overcome weaknesses

EXAMPLE: President Franklin Roosevelt spent many hours swimming to strengthen his legs.

B. Provide memories worth remembering

EXAMPLE: A visit to the White House

C. Help others as well as yourself

EXAMPLE: Teaching underprivileged children

D. Allow achievement while developing a skill

EXAMPLE: Oil painting

E. Provide relaxation and renewal of spirit

III. Types of leisure activities (Assignment Sheet #1)

A. Hobbies

EXAMPLES: Collecting political buttons, making models, participating in sports, doing needlework

B. Volunteer work

EXAMPLES: Working with day care/Head Start center, senior citizen outreach, Big Brother/Big Sister, hospital, political campaigns

C. Travel

EXAMPLES: Camping at a nearby lake, going to a resort spot in a neighboring state, taking a trip to Europe or to the nation's capital

INFORMATION SHEET

D. Relaxation

(NOTE: Life can be interesting when exciting experiences are interspersed with quiet times.)

EXAMPLES: Talking with friends, going for a drive, sitting quietly and doing nothing, taking a walk with your dog, watching television, reading

IV. Factors that affect selection of leisure activities (Assignment Sheets #2 and #3)

A. Type of activities that you enjoy

EXAMPLES: Someone with an interest in machines may enjoy stock car races; someone with good eye/hand coordination may enjoy building complicated models.

B. Money

EXAMPLES: Actual cost of leisure activity
Amount of money available in budget plan

C. Number and ages of family members

EXAMPLE: A large family may not buy expensive tickets to a concert.

D. Geographical location

EXAMPLES: Facilities (museums, theaters, swimming pools, tennis courts) available in your community

Physical characteristics of the area, such as nearby lakes, deserts, or mountains

Kind of local climate

E. Adequate Space

(NOTE: Ample space can make the difference between whether you really enjoy a hobby or dread having to get involved.)

EXAMPLES: Can you leave your woodworking or sewing equipment out and close the door, or must you clean up when you finish for the day?

F. Time

EXAMPLES: Amount of time you would spend on a hobby, amount of time activity requires

INFORMATION SHEET

G. Balance in kinds of activities

EXAMPLES: People who do hard physical work such as carpentry might prefer an activity with little physical demand such as stamp collecting.

People who are seated at desks all day might prefer a strenuous sport.

H. Preferences of others

EXAMPLE: Families with young children may visit playgrounds frequently.

V. Types of hobbies

(NOTE: Selecting individual activities that allow time alone as well as group activities is vital to developing a good personality and becoming a well-rounded person. Also, try to plan activities that involve little or no physical exercise, as well as active pastimes.)

A. Collecting

EXAMPLES: Stamps, antiques, coins, books, matchbooks, autographs

B. Creating

(NOTE: Creating is an activity that many people are afraid to try. They get bogged down in worrying about whether what they create is "good enough." They forget to relax and just enjoy the process of making something.)

EXAMPLES: Cooking, knitting, sewing, woodworking, doing sculpture, painting, leatherworking, gardening, embroidering, weaving, doing macrame, taking photographs, making pottery

C. Learning

EXAMPLES: Learning to dance, sing, or play a musical instrument; studying plant life, animal life, or the stars; learning to speak a foreign language

D. Performing

EXAMPLES: Participating in orchestra, choir, or theater group; rodeo clowning

INFORMATION SHEET

E. Exercising

EXAMPLES: Playing baseball, basketball, tennis, volleyball, table tennis; bowling; skiing; skating; bicycling; taking exercise classes

(NOTE: Skills of participating in sports may be developed to the performance level.)

VI. Personal benefits of volunteer work

A. Enjoy satisfactions that can be gained from helping others

(NOTE: It is often difficult to be totally generous. The best approach to volunteer work is not to worry about ultimate thanks or results.)

B. Get a head start on your career

EXAMPLES: Gain work experience, useful information, contacts, references

C. Meet new people

VII. Places to get travel information

(NOTE: When deciding on travel, ask about student discount travel plans.)

A. Auto club

B. Chamber of Commerce

C. Travel association

D. State Department of Tourism

(NOTE: This information could be obtained by writing the state capital.)

E. Airline

F. Travel agency

(NOTE: Travel agents can help you make the most of your time, money, and energy.)

G. Gasoline station

(NOTE: Gasoline stations are excellent places to get directions.)

H. Bank

INFORMATION SHEET

VIII. Costs connected with travel activities

(NOTE: You can prepay travel costs through package trips, you can pay as you go, or you can use credit.)

A. Transportation

(NOTE: Actual expense varies with type of travel method selected, distance traveled, and type of service and accommodation chosen.)

B. Food and lodging

C. Souvenirs

(NOTE: Expense will vary with desire for remembrance and gifts for friends and relatives.)

D. Vacation activities

EXAMPLES: Theaters, tour fees

E. Miscellaneous

(NOTE: Plans should always be made for unexpected expenses.)

EXAMPLES: Laundry service, tips, film for camera, repairs, kennel fees

IX. Guidelines for packing for travel (Assignment Sheet #4)

A. Make a list of items to be packed for each person, according to type of activities planned

B. Know what the weather will be like at your destination

(NOTE: When you leave your home, the weather may be warm; but when you arrive at your vacation spot, the weather may be cold.)

C. Take only what is needed

(NOTE: Handling excess baggage is hard work and can be expensive.)

D. Take clothing that packs well and is kept fresh easily

E. Rent equipment instead of taking it from home

EXAMPLES: Tennis racket, skis

INFORMATION SHEET

X. Hints on how to include leisure in a busy day

(NOTE: Including some leisure time activities in a busy day can improve your mental health.)

  A. Stand outside, or in front of an open window, and breathe deeply ten times

  B. Take a quiet walk by yourself and avoid thinking about problems

  (NOTE: This can also provide exercise.)

  C. Take a ten-minute rest or change of pace out of every hour of steady work or physical activity

XI. How to get the most from your recreation dollar

  A. Plan activities to suit you and your family

  (NOTE: Remember to include home-based leisure activities. They strengthen family relationships and help prevent loneliness and boredom.)

  B. Be aware of the recreation opportunities and facilities in your community and area

  (NOTE: Community-based activities may be sponsored by churches, schools, or government agencies, and usually offer inexpensive leisure activities.)

  EXAMPLES: School plays, sporting events, public swimming pool, museums, art centers, lakes, parks

  C. Compare the costs and benefits of the activity

  D. Include recreation activities in your financial planning

XII. Job and career opportunities associated with leisure time activities (Assignment Sheet #5)

  A. Athletics/fitness

    1. Sports instructor

    EXAMPLES: Golf pro, swim coach, aerobics instructor

    2. Sports equipment dealer

    EXAMPLES: Sporting-goods store employee

INFORMATION SHEET

B. Show business

   1. Amusement park employee

   2. Theater employee

      EXAMPLES: Actor, actress, stage hand

C. Vacations

   1. Travel agent

   2. Transportation employee

      EXAMPLES: Airline reservations clerk, flight attendant

   3. Tour guide

   4. Innkeeper

D. Recreation supervision

   1. Camp counselor

   2. Park director

   3. Lifeguard

   4. Social director

      EXAMPLES: Social director for a cruise ship or for a nursing home

   5. YMCA or YWCA director

E. Hobbies and crafts

   1. Hobby/craft store employee

   2. Designer

      EXAMPLES: Designer of needlecraft projects, models

INFORMATION SHEET

F. Education

1. Community school employee

   EXAMPLE: Photography instructor

2. Private instructor

   EXAMPLE: Piano teacher

G. Food service

1. Restaurant manager

2. Food service worker

LEISURE TIME MANAGEMENT
UNIT III

ASSIGNMENT SHEET #1 — INVESTIGATE LEISURE TIME ACTIVITIES IN YOUR COMMUNITY

NAME ______________________________ SCORE ____________

A leisure time activity should be any activity that you enjoy. It should rest either your mind or body, or both. Leisure time activities do not have to be expensive. There are many available in your own community that can be enjoyed for little or no money.

Investigate leisure time activities in your community. The phone book, newspaper, or pamphlets may be helpful. Fill in the chart below as shown in the example.

(NOTE: If you live in a small community, there may be activities in a nearby community in which you can take part.)

Source and Description of Activity and Its Attractions	**Location**	**Cost**
EXAMPLE: Haskell County Library; Books and films are available	126 North Kanima	Free

LEISURE TIME MANAGEMENT
UNIT III

ASSIGNMENT SHEET #2 — EVALUATE LEISURE TIME ACTIVITIES

NAME ______________________________ SCORE ____________

Each leisure time activity we engage in should give us enjoyment and pleasure. The benefits that are gained should outweigh the cost to us.

Evaluate some of the leisure time activities that you have participated in during the past month.

EXAMPLE: Skating party

A. Activity #1 ______________________________

1. How much did the activity cost? ______________________________
2. How much time did the activity involve? ______________________________
3. Why did you have fun? ______________________________
4. Was the activity restful? ____________ Why or why not? ____________

   ____
5. Do you want to do the activity again? ______________________________
6. Was there another activity that you would have rather been doing? ____________

   If so, what was the activity and why would you have rather been doing it? ____

   ____

   ____

   ____
7. Was activity #1 a beneficial leisure time activity? ______________________________

   If not, why? ______________________________

   ____

ASSIGNMENT SHEET #2

B. Activity #2 ______

1. How much did the activity cost? ______
2. How much time did the activity involve? ______
3. Why did you have fun? ______
4. Was the activity restful? ______ Why or why not? ______
______
5. Do you want to do the activity again? ______
6. Was there another activity that you would have rather been doing? ______
If so, what was the activity and why would you have rather been doing it? ______
______
______
______
7. Was activity #2 a beneficial leisure time activity? ______
If not, why? ______
______

C. Activity #3

1. How much did the activity cost? ______
2. How much time did the activity involve? ______
3. Why did you have fun? ______
4. Was the activity restful? ______ Why or why not? ______
______
5. Do you want to do the activity again? ______
6. Was there another activity that you would have rather been doing? ______
If so, what was the activity and why would you have rather been doing it? ______
______
______
______
7. Was activity #3 a beneficial leisure time activity? ______
If not, why? ______
______

ASSIGNMENT SHEET #2

D. Activity #4

1. How much did the activity cost? ______________________
2. How much time did the activity involve? ______________________
3. Why did you have fun? ______________________
4. Was the activity restful? __________ Why or why not? ______________

   ____
5. Do you want to do the activity again? ______________________
6. Was there another activity that you would have rather been doing? __________

   If so, what was the activity and why would you have rather been doing it? ____

   ____

   ____

   ____
7. Was activity #4 a beneficial leisure time activity? ______________

   If not, why? ____

   ____

LEISURE TIME MANAGEMENT
UNIT III

ASSIGNMENT SHEET #3 — PLAN A LEISURE TIME ACTIVITY FOR THE FAMILY

NAME ____________________ SCORE __________

Leisure time activities with family members offer the opportunity to share common interests through activities such as family parties or barbecues, get-togethers with friends and relatives, games, trips to parks or museums, photography, and family vacations. Taking part in family fun creates a sense of personal security that enables children to develop sound, satisfying friendships outside the family circle. If leisure time activities are planned and shared by all family members, the family can become vital, happy, and stimulating.

Plan a leisure time activity for your family. Use the following guideline.

A. Type of activity ____________________

B. Date and place of activity ____________________

____

C. Who will do what to get ready for the activity? Describe in detail what each person is to do. ____________________

____

____

____

____

____

____

____

____

____

____

ASSIGNMENT SHEET #3

D. During the activity, who is responsible for seeing that everything runs smoothly? Describe in detail what each person is to do. ____________________

E. Who is responsible for cleanup activity? Describe in detail what each person is to do.

F. What is the expected cost of the activity? ____________________

LEISURE TIME MANAGEMENT
UNIT III

ASSIGNMENT SHEET #4 — PLAN CLOTHING AND OTHER NEEDS FOR TRAVEL ACTIVITIES

NAME ______________________________ SCORE ______________

When planning leisure time activities that will involve spending time away from home, one should take into consideration what clothing and other items to take. If going with friends, get together on who is taking what. For example, it might be necessary to take only one hair dryer.

One of the first things to remember is to know what the weather is like where you are going. It may be necessary to have a heavy coat. If you are traveling from place to place, clothes you have will be new in each location; and you need to take only enough clothing to allow for cleaning clothes already worn. Be sure to take only the items needed. Carrying extra luggage is hard work.

Plan clothing and other needs for either a real or an imaginary leisure time activity. The following chart might be helpful.

ASSIGNMENT SHEET #4

Activity for which you are planning ______________________________

____

Clothing and Other Items Being Taken	Accessories	Why Item Is Being Taken (Be Specific)
EXAMPLE: Brown western shirt	Tie	Wear to cook-out

LEISURE TIME MANAGEMENT
UNIT III

ASSIGNMENT SHEET #5 — GATHER INFORMATION ABOUT LEISURE TIME ACTIVITY CAREERS

NAME ______________________________ SCORE ______________

The jobs available in the leisure time activity field vary, depending on the area of the country in which you live. Someone living in the mountains might get a job teaching skiing during the winter months. During the summer months jobs such as lifeguards and camp counselors are available. In your own community, people are working in the leisure time activity field.

Gather information about leisure time activity careers by interviewing someone working at a leisure time activity job. Use the following questions as a guide.

A. Name of person being interviewed ______________________________

B. Position ______________________________

C. Number of years at this job ______________________________

D. What other leisure time activity jobs have you held? ______________________________

____

E. What training prepared you for this job? ______________________________

____

____

F. Where did you get this training? ______________________________

____

G. What are your specific responsibilities? ______________________________

____

____

H. What chances for advancement do you see for yourself in the leisure time activity field?

____

____

I What are your working hours? ______________________________

____

____

LEISURE TIME MANAGEMENT
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

Assignment Sheet #5 — Completed to the satisfaction of the instructor

LEISURE TIME MANAGEMENT
UNIT III

TEST

NAME ______________________________ SCORE ______________

1. Define leisure time.

____

____

____

2. State three general benefits of leisure activities.

a. ____

b. ____

c. ____

3. List three types of leisure activities.

a. ____

b. ____

c. ____

4. Select from the following list factors that affect selection of leisure activities. Write an "X" in the blank before each correct answer.

_____a. Time

_____b. Geographical location

_____c. Type of activities that you enjoy

_____d. Preferences of others

_____e. Number and ages of family members

_____f. Balance in kinds of activities

_____g. Adequate space

_____h. Money

TEST

5. List three types of hobbies.

a. ______________________________

b. ______________________________

c. ______________________________

6. Select from the following list personal benefits of volunteer work. Write an "X" in the blank before each correct answer.

_____a. Receive high pay

_____b. Meet new people

_____c. Get a head start on your career

_____d. Enjoy satisfactions that can be gained from helping others

7. List five places to get travel information.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

8. List three costs connected with travel activities.

a. ______________________________

b. ______________________________

c. ______________________________

9. Select from the following list guidelines for packing for travel. Write an "X" in the blank before each correct answer.

_____a. Take only what is needed

_____b. Rent equipment instead of taking it from home

_____c. Take two of everything in case luggage is lost

_____d. Know what the weather will be like at your destination

TEST

______e. Do not pack with a friend because this causes confusion

______f. Take clothing that packs well and is kept fresh easily

______g. Make a list of items to be packed for each person, according to type of activities planned

10. Select from the following list hints on how to include leisure in a busy day. Write an "X" in the blank before each correct answer.

______a. Take a quiet walk by yourself and avoid thinking about problems

______b. Take several breaks every hour

______c. Stand outside, or in front of an open window, and breathe deeply ten times

______d. Schedule all your breaks in the morning or afternoon

______e. Take a ten-minute rest or change of pace out of every hour of steady work or physical activity

11. Select from the following list ways to get the most from your recreation dollar. Write an "X" in the blank before each correct answer.

______a. Buy all necessary supplies at one store

______b. Compare the costs and benefits of the activity

______c. Buy all the necessary equipment when trying a new sport

______d. Be aware of the recreation opportunities and facilities in your community and area

______e. Include recreation activities in your financial planning

______f. Allow a travel agency to plan all details of your trip

______g. Plan activities to suit you and your family

12. List five examples of jobs and career opportunities associated with leisure time activities.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

TEST

(NOTE: Test questions 13-17 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

13. Investigate leisure time activities in your community.

14. Evaluate leisure time activities.

15. Plan a leisure time activity for the family.

16. Plan clothing and other needs for travel activities.

17. Gather information about leisure time activity careers.

LEISURE TIME MANAGEMENT
UNIT III

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 160.)

1. (4 points)

   Time used to balance work and studies, to relieve tensions and energies, to satisfy our personal needs, and to provide contact with other people

2. (9 points)

   Answer should include any three of the following

   a. Strengthen abilities and overcome weaknesses

   b. Provide memories worth remembering

   c. Help others as well as yourself

   d. Allow achievement while developing a skill

   e. Provide relaxation and renewal of spirit

3. (3 points)

   Answer should include any three of the following

   a. Hobbies

   b. Volunteer work

   c. Travel

   d. Relaxation

4. (27 points)

   a, b, c, d, e, f, g, h

ANSWERS TO TEST

5. (3 points)

Answer should include any three of the following

a. Collecting

b. Creating

c. Learning

d. Performing

e. Exercising

6. (8 points)

b, c, d

7. (5 points)

Answer should include any five of the following

a. Auto club

b. Chamber of Commerce

c. Travel association

d. State Department of Tourism

e. Airline

f. Travel agency

g. Gasoline station

h. Bank

8. (3 points)

Answer should include any three of the following

a. Transportation

b. Food and lodging

c. Souvenirs

d. Vacation activities

e. Miscellaneous

ANSWERS TO TEST

9. (15 points)

   a, b, d, f, g

10. (12 points)

    a, c, e

11. (14 points)

    b, d, e, g

12. (5 points)

    Answer should include any five of the following

    a. Athletics/fitness
       1) Sports instructor
       2) Sports equipment dealer
    b. Show business
       1) Amusement park employee
       2) Theater employee
    c. Vacations
       1) Travel agent
       2) Transportation employee
       3) Tour guide
       4) Innkeeper
    d. Recreation supervision
       1) Camp couselor
       2) Park director
       3) Lifeguard
       4) Social director
       5) YMCA or YWCA director

ANSWERS TO TEST

e. Hobbies and crafts
    1) Hobby/craft store employee
    2) Designer

f. Education
    1) Community school employee
    2) Private instructor

g. Food service
    1) Restaurant manager
    2) Food service worker

13. Completed to the satisfaction of the instructor (5 points)

14. Completed to the satisfaction of the instructor (16 points)

15. Completed to the satisfaction of the instructor (16 points)

16. Completed to the satisfaction of the instructor (5 points)

17. Completed to the satisfaction of the instructor (10 points)

RISK MANAGEMENT
UNIT IV

UNIT OBJECTIVE

After completing this unit, the student should be able to apply knowledge of insurance and evaluate family's insurance coverage. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define risk management.
2. Match terms associated with risk management to their correct definitions.
3. State reasons insurance is important.
4. Match types of insurance coverage to their correct descriptions.
5. Select from a list points to remember when buying insurance.
6. List sources for obtaining insurance.
7. Select from a list factors to check when selecting an insurance company.
8. Select from a list questions to consider when selecting an insurance agent.
9. Describe responsibilities of the insurance agent to the consumer.
10. Arrange in order steps in filing an insurance claim.
11. Respond to situations concerning insurance.
12. Evaluate family's insurance coverage.
13. Compare services offered by local insurance agencies.

RISK MANAGEMENT
UNIT IV

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials planned to supplement unit — Teaching Kit — *Insurance.* Available from Now Corporation, 2 Dry Ridge Place, P.O. Box 366, St. Albans, West Virginia 25177.

B. Provide students with objective sheet.

C. Discuss specific and unit objectives by introducing students to concept and definition of risk management in Information Sheet, Section I.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Focus on the economic decisions related to insurance in our society; combine use of Information Sheet, Sections III, IV, V, VI, and VII; and use Assignment Sheet #1.

   EXAMPLE: Invite a panel of home owners to explain their reasons for purchasing insurance, types of coverage they feel are necessary, things they keep in mind while buying insurance, and what they check when selecting an insurance company and agent.

2. Emphasize the responsibilities of the insurance agent to the consumer and vice versa; use Information Sheet, Sections VIII and IX.

   EXAMPLES: Invite an insurance agent to discuss interrelationship of responsibilities of consumer and agents; ask agents to point out how to shop for insurance.

   Arrange a field trip to an insurance agency where representative can point out agents' responsibilities to consumers.

3. Emphasize the importance of comparison shopping before selecting insurance, insurance company, or insurance agent; review Information Sheet, Sections IV, V, VI, VII, and VIII; and use Assignment Sheet #3.

   EXAMPLES: Provide students with telephone books to assist in their investigations.

   Divide students into groups and make assignments for personal or phone interviews.

SUGGESTED ACTIVITIES

4. Encourage students to investigate their personal involvement in risk management; use Assignment Sheet #2.

   EXAMPLES: Student can work with family insurance coverage.

   Student can work with personal insurance coverage.

   Student can combine evaluation of personal and family coverage and use Assignment Sheet #2 as home experience.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Respond to Situations Concerning Insurance
2. Assignment Sheet #2 — Evaluate Family's Insurance Coverage
3. Assignment Sheet #3 — Compare Services Offered by Local Insurance Agencies

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Boardman, Charles C., et al. *Consumer Education.* Encino, California: Glencoe Publishing Co., Inc., 1979.

B. Herrmann, Robert O. and Herbert N. Jelley. *The American Consumer: Issues and Decisions*. Dallas, Texas: Gregg Division/McGraw-Hill Book Company, 1973.

C. Oppenheim, Irene. *Consumer Skills*. Peoria, Illinois: Bennett Publishing Company, 1982.

D. Wish, John R., Donald G. Steely, and Stephen E. Tritten. *The Consumer: The Art of Buying Wisely.* Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1978.

RISK MANAGEMENT
UNIT IV

INFORMATION SHEET

I. Risk management — Arrangement of resources to protect against the consequences of unexpected loss

(NOTE: Insurance is designed to protect persons and organizations against the financial burden of various kinds of risks.)

II. Terms and definitions

A. Risk — Unfavorable occurrence that can be assigned reasonably accurate odds on chances of its happening

(NOTE: When applied to a large number of cases, the prediction may be accurate enough that an insurance program can be set up to cover the risk.)

B. Insurance — Protection against financial loss

C. Insured — Person buying insurance or for whom insurance is bought

D. Insurer — Company that insures against risk

E. Insurance agent — An insurance company representative who sells various types of insurance

F. Insurance policy — Written agreement between the consumer and the insurance company to provide specified coverage

G. Claim — Request for payment of losses

H. Claims adjuster — Person responsible for deciding how much is to be paid in settlement

I. Coverage — Risks for which policy will pay; maximum dollar amount that the insurer will pay to settle a claim

J. Liable — Responsible according to law

K. Premium — Payment to the insurance company for its services

(NOTE: Premium may be paid once, twice, or several times a year, depending on the policy.)

INFORMATION SHEET

L. Deductible — An initial payment made by the consumer for damage before the insurance company will pay what is agreed upon in the policy

EXAMPLE: The car owner agrees to pay the first $50 or $100, the deductible amount determined in the policy, of damage to owner's car in any one collision; and then the insuring company agrees to pay the remaining amount.

(NOTE: The larger the deductible, the smaller the insurance premium.)

M. Settlement — Amount decided upon as proper for bringing an end to a claim

III. Reasons insurance is important

A. Protects you and your family financially and lessens the hardship of unexpected economic loss

EXAMPLE: Provides financial coverage for damage from fire, flood, or tornado.

B. Meets your obligation to others who might suffer injury or loss because of something you did

EXAMPLE: Pays for damage to the other person's car when you run a stop sign and hit a car.

C. Makes it possible for people to take certain risks they otherwise could not take

EXAMPLE: You might want to buy a $70,000 house but have only the $20,000 down payment. You may be able to borrow the remaining $50,000 on the condition that you take out an insurance policy that will pay the lending agency the remaining balance in the event of your death.

IV. Types of insurance coverage

A. Life insurance — Helps protect a person and his or her family against loss of income because of the death of the insured

B. Accident and health insurance — Helps protect a person against the expenses arising from illness and accident and against loss of income because of illness and/or accident

C. Property insurance — Gives protection of financial loss if property is damaged, destroyed, or stolen

D. Liability insurance — Helps protect against lawsuits in which the insured causes personal injury or property damage

INFORMATION SHEET

V. Points to remember when buying insurance

A. Insure against those losses that may lead to financial disaster

B. Insure irreplaceable or most necessary property first

C. Never insure anything you can afford to replace yourself without undue stress

D. Be sure that coverage is adequate

(NOTE: Property such as housing usually goes up in value. Insurance coverage that was bought five years ago may not be adequate to replace the property at today's costs.)

E. Buy types of insurance that provide coverage for situations in which you are likely to have a claim

EXAMPLES: Flood insurance if you live in a low-lying area near water; liability insurance if you are in a high-risk service profession such as a medical field

VI. Sources for obtaining insurance

A. Insurance trust through your place of work

B. Independent agent

(NOTE: An independent insurance agent represents many companies.)

C. Company agent

(NOTE: A company agent represents only one company.)

D. Mail-order brochures

VII. Factors to check when selecting an insurance company

(NOTE: Ask friends and relatives, local business people, lawyers, or bankers for information to assist you in selecting an insurance company.)

A. Company's reputation

B. Premium rates for the same kind of protection at different companies

C. Financial strength of company

(NOTE: Get a copy of their latest annual report from the agent or home office.)

INFORMATION SHEET

D. Possession of state license by company

(NOTE: Your state insurance commission can tell you if a company has a state license and can answer other questions you may have about insurance. You can contact your state insurance commission by writing the commission at your state's capital.)

E. Availability of nationwide claim-service network

F. Promptness of claim settlement

VIII. Questions to consider when selecting an insurance agent

A. Is the agent reliable?

(NOTE: Check with friends and neighbors to get their opinions.)

B. How good are the agent's services?

(NOTE: Ask others who have dealt with the agent.)

C. Will agent talk about prices fairly and clearly with you?

D. Does agent seem to be interested in you and your needs or just in selling the policy?

IX. Responsibilities of the insurance agent to the consumer

(NOTE: The insurance agent is not to recommend any certain amount of coverage for a consumer. The agent is to present to the consumer the amounts of coverage available and let the consumer decide on the amount of coverage needed.)

A. To assist consumer in purchasing the best coverage for his or her needs

B. To notify consumer when insurance policy premiums are due

C. To notify claims adjuster when there is a claim

(NOTE: Insurance agent is also responsible for following up the notification of adjuster if consumer is not contacted by the adjuster in a reasonable length of time. A reasonable length of time should be no longer than five days.)

INFORMATION SHEET

X. Steps in filing an insurance claim

A. Obtain information necessary to file claim

EXAMPLE: After an auto accident, write down the other driver's name and other personal information and the name of that driver's insurance company.

B. Contact insurance agent

C. Give agent circumstances of loss

(NOTE: This might include filling out a form and giving circumstances of how the loss occurred.)

RISK MANAGEMENT
UNIT IV

ASSIGNMENT SHEET #1 — RESPOND TO SITUATIONS CONCERNING INSURANCE

NAME ______________________________ SCORE ______________

Insurance provides money to lessen the hardship caused by loss. Although we all hope that we will never have an accident, fire, illness, or theft, chances are that most of us will suffer from one of these occurrences at some time.

Respond to the following situations concerning the needs for insurance.

A. April Jordan made the statement that people should not spend money on insurance of any kind. They should put the money that they would be spending on insurance into a savings account and let the money draw interest. Then if there is an emergency, the money will be in the savings account and ready for use.

1. Do you agree or disagree with April? ______________________________

2. Give your reasons. ______________________________

____

____

____

____

B. Blake Thomas made the statement that he was a good driver and very healthy and would not be getting sick or in an accident. Therefore, he saw no reason to waste his money on insurance.

1. Do you think Blake is thinking very clearly? ______________________________

2. Give your reasons why or why not. ______________________________

____

____

____

____

ASSIGNMENT SHEET #1

C. Chad Martin made the statement that insurance costs too much and gives the consumer too little for his or her money. He feels that policyholders should get their money back at the end of the year if they have not filed a claim.

1. Do you agree or disagree? ______________________________

2. Give your reasons. ______________________________

____

____

____

____

3. Was Chad's statement fair to the insurance company? ______

4. Why? ______________________________________

____

D. Debi Moore bought a house in 1973, paying $28,000 for it. She bought insurance for the house with coverage of $28,000. Since this time, she has not increased her coverage.

1. Do you think Debi has a problem? ______________________

2. If so, what should she do to solve her problem?

____

____

____

____

____

RISK MANAGEMENT
UNIT IV

ASSIGNMENT SHEET #2 — EVALUATE FAMILY'S INSURANCE COVERAGE

NAME ______________________________ SCORE ______________

If your insurance coverage is not adequate, a major catastrophe might easily cause you to lose everything. On the other hand, carrying larger amounts of insurance than is necessary can be costly.

It is impractical to insure against all possible risks. You must carefully study your situation and determine which risks are most serious.

Evaluate insurance coverage, using the following chart as a guide.

ASSIGNMENT SHEET #2

Type of Insurance	Name of Insurance Company	Insurance Agent's Name	Policy Number	Where Policy Is Kept	Adequacy of Coverage
EXAMPLE: Property—Home	Farmers Union	Jim Brown	XB0172221784	Insurance file in kitchen cabinet	Covers only 70 percent of the structure and content

RISK MANAGEMENT
UNIT IV

ASSIGNMENT SHEET #3 — COMPARE SERVICES OFFERED BY LOCAL INSURANCE AGENCIES

NAME ______________________ SCORE ____________

Insurance is like everything else that you purchase; there are as many prices as there are companies. It is important to shop around for the best deal. Different companies offer different kinds of insurance. You need to select an insurance agent that will offer you the best price available for the kinds of insurance that you need.

Using the yellow pages from your local phone book, gather information about local insurance agencies. The following chart might be helpful.

Agent's Name and Address	Phone Number	Types of Insurance Available
EXAMPLE: Randall Weir 1400 Main Northfield, Minn. 00022	555-777-0001	Life, property, and health

RISK MANAGEMENT
UNIT IV

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

The following are suggested answers.

A. 1. Disagree

2. One accident or disaster such as a fire can completely destroy all of one's possessions. The amount saved by not paying premiums, including the interest, would not go very far in replacing one's home, car, or other losses.

B. 1. No

2. There is never any guarantee that someone will not have an accident or become ill.

C. 1. Disagree

2. Insurance companies must have the money collected from premiums to pay the claims. In most cases one claim will amount to more than a person pays in premiums for a year.

3. No

4. Insurance companies render a service for the fee charged

D. 1. Yes

2. She should increase the amount of coverage because the value of the house is much more than the $28,000 that she paid for it in 1973.

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

CE - 169-A

RISK MANAGEMENT
UNIT IV

TEST

NAME ______________________________ SCORE ______________

1. Define risk management.

____

____

2. Match terms associated with risk management to their correct definitions. Write the correct numbers in the blanks.

_____a. Request for payment of losses

_____b. Responsible according to law

_____c. An insurance company representative who sells various types of insurance

_____d. Amount decided upon as proper for bringing an end to a claim

_____e. Protection against financial loss

_____f. Person responsible for deciding how much is to be paid in settlement

_____g. Risks for which policy will pay; maximum dollar amount that the insurer will pay to settle a claim

_____h. Unfavorable occurrence that can be assigned reasonably accurate odds on chances of its happening

_____i. An initial payment made by the consumer for damage before the insurance company will pay what is agreed upon in the policy

_____j. Written agreement between the consumer and the insurance company to provide specified coverage

_____k. Company that insures against risk

_____l. Payment to the insurance company for its services

_____m. Person buying insurance or for whom insurance is bought

1. Claim
2. Deductible
3. Insurance
4. Insurance policy
5. Claims adjuster
6. Insured
7. Premium
8. Settlement
9. Insurance agent
10. Coverage
11. Insurer
12. Risk
13. Liable

TEST

3. State two reasons insurance is important.

a. ____

____

b. ____

____

4. Match types of insurance coverage to their correct descriptions. Write the correct numbers in the blanks.

______a. Helps protect a person and his or her family against loss of income because of the death of the insured

______b. Helps protect against lawsuits in which the insured causes personal injury or property damage

______c. Gives protection of financial loss if property is damaged, destroyed, or stolen

______d. Helps protect a person against the expenses arising from illness and accident and against loss of income because of illness and/or accident

1. Property insurance
2. Life insurance
3. Liability insurance
4. Accident and health insurance

5. Select from the following list points to remember when buying insurance. Write an "X" in the blank before each correct answer.

______a. Never insure anything you can afford to replace yourself without undue stress

______b. Always buy the lowest-priced policy

______c. Insure irreplaceable or most necessary property first

______d. Buy types of insurance that provide coverage for situations in which you are likely to have a claim

______e. Buy all of your insurance from one company

______f. Be sure that coverage is adequate

______g. Insure against those losses that may lead to financial disaster

TEST

6. List sources for obtaining insurance.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

7. Select from the following list factors to check when selecting an insurance company. Write an "X" in the blank before each correct answer.

_____a. Number of agents that a company has

_____b. Company's reputation

_____c. Promptness of claim settlement

_____d. Financial strength of company

_____e. Age of employees at the company

_____f. Possession of state license by company

_____g. Premium rates for the same kind of protection at different companies

_____h. Quality of the office furnishings

_____i. Availability of nationwide claim-service network

8. Select from the following list questions to consider when selecting an insurance agent. Write an "X" in the blank before each correct answer.

_____a. What church does the agent attend?

_____b. Will agent talk about prices fairly and clearly with you?

_____c. How good are the agent's services?

_____d. What sports does agent like best?

_____e. Is the agent reliable?

_____f. Is agent male or female?

_____g. Does agent seem to be interested in you and your needs or just in selling the policy?

_____h. What is the agent's age?

TEST

9. Describe responsibilities of the insurance agent to the consumer.

____

____

____

____

10. Arrange in order steps in filing an insurance claim. Write a "1" before the first step, a "2" before the second step, and so on.

______a. Contact insurance agent

______b. Give agent circumstances of loss

______c. Obtain information necessary to file claim

(NOTE: Test questions 11-13 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Respond to situations concerning insurance.

12. Evaluate family's insurance coverage.

13. Compare services offered by local insurance agencies.

RISK MANAGEMENT
UNIT IV

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 150.)

1. (5 points)

   Arrangement of resources to protect against the consequences of unexpected loss

2. (26 points)

a.	1	h.	12
b.	13	i.	2
c.	9	j.	4
d.	8	k.	11
e.	3	l.	7
f.	5	m.	6
g.	10		

3. (8 points)

   Answer should include any two of the following

   a. Protects you and your family financially and lessens the hardship of unexpected economic loss

   b. Meets your obligation to others who might suffer injury or loss because of something you did

   c. Makes it possible for people to take certain risks they otherwise could not take

4. (8 points)

a.	2
b.	3
c.	1
d.	4

ANSWERS TO TEST

5. (14 points)

   a, c, d, f, g

6. (8 points)

   a. Insurance trust through your place of work
   b. Independent agent
   c. Company agent
   d. Mail-order brochures

7. (18 points)

   b, c, d, f, g, i

8. (16 points)

   b, c, e, g

9. (6 points)

   Description should include the following

   a. To assist consumer in purchasing the best coverage for his or her needs
   b. To notify consumer when insurance policy premiums are due
   c. To notify claims adjuster when there is a claim

10. (6 points)

   a. 2
   b. 3
   c. 1

11. Completed to the satisfaction of the instructor (8 points)

12. Completed to the satisfaction of the instructor (18 points)

13. Completed to the satisfaction of the instructor (9 points)

ENERGY MANAGEMENT
UNIT V

UNIT OBJECTIVE

After completing this unit, the student should be able to describe ways to manage energy, and demonstrate the ability to use energy management techniques. This knowledge will be shown by completing the assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with energy management to their correct definitions.
2. Match major power sources to their correct potential for use and development.
3. State the benefits of energy management.
4. Describe ways to conserve energy.
5. Describe household practices that will promote energy management.
6. List energy efficiency factors to consider when selecting housing.
7. Name types of insulation.
8. List types of heating and cooling equipment.
9. Evaluate personal use of petroleum-based products.
10. Evaluate roles of industry and government in energy management.
11. Describe ways to prevent energy waste.
12. Rank household appliances according to their energy use.
13. Evaluate energy efficiency of a home.
14. Complete an energy conservation project.

ENERGY MANAGEMENT
UNIT V

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

1. Extension fact sheets

(NOTE: Oklahoma teachers can order these fact sheets through the Conservation Service Division of the Oklahoma Corporation Commission. The toll-free number is (800) 522-8573; and the address is Oklahoma Corporation Commission, Energy Conservation Service Division, 4400 N. Lincoln, Oklahoma City, Oklahoma 73105. Other teachers should contact their state energy-conservation agency for materials.)

a.	F-9432	Heating with Wood Series: Selecting a Wood-Burning Stove for Safety and Efficiency
b.	F-9433	Heating with Wood Series: Safe Installation of Wood-Burning Stoves
c.	F-9434	Heating with Wood Series: Safe Operating of Wood-Burning Stoves
d.	F-9436	Heating with Wood Series: Preventing Chimney Fires
e.	F-9438	Heating with Wood Series: Wood Stove Chimney Installation
f.	F-9439	Heating with Wood Series: Growing Fuelwood
g.	F-9440	How to Obtain, Measure, Season, and Burn
h.	F-9441	Heating Your Home with Wood
i.	F-9442	Safe Installation and Operation of Wood-Burning Furnaces
j.	EV-201	Home Remedies for Energy Ills
k.	EV-202	Selecting Caulking Compounds for Home and Farm
l.	EV-204	Conserving Energy in Home Hot Water Use
m.	EV-206	Windbreakers
n.	EV-300	Energy and What You Wear
o.	EV-302	Save Energy and Money in the Kitchen
p.	EV-304	Furnish to Conserve Energy

SUGGESTED ACTIVITIES

2. Audiovisuals

    a. Slide/tape set — *Keep Warm*. Color slide and audio cassette, 10 minutes, University of Kentucky Cooperative Extension Service, 1980. Available from University of Kentucky Cooperative Extension Service, 128 Funkhouser Building (00544), Lexington, Kentucky 40506.

    b. Slide/tape set — *Saving Energy In What You Wear.* Color slides and audio cassette, 20 minutes, Illinois Cooperative Extension Service, 1977. Available from the University of Illinois Cooperative Extension Service, 905 S. Goodwin, 535 Bevier Hall, Urbana, Illinois 61801.

    c. Diskette — *Stay Warm with Clothing.* Color audio visual disk, 15 minutes, Kentucky Cooperative Extension Service, 1983. Available from the University of Kentucky Cooperative Extension Service, 128 Funkhouser Building (00544), Lexington, Kentucky 40506.

3. Teaching kit — *Energy Efficient Window Treatment.* Color slides with script handbook with materials for duplicating, glossary, and mini lessons, Oklahoma State University, 1982. Available from Oklahoma State University Cooperative Extension, Stillwater, Oklahoma 74078.

4. Teaching packet — *Keep Cool This Summer.* Handbook of teaching materials for duplicating, Oklahoma State University, n.d. Available from Oklahoma State University Cooperative Extension, Stillwater, Oklahoma 74078.

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

EXAMPLE: Have students discuss the idea that safeguarding and salvaging the environment requires sacrifices on the part of both consumers and sellers.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Emphasize relationships between energy resources and their costs, uses, management, and conservation; use Information Sheet, Sections II and III,and Assignment Sheets #1 and #2.

    EXAMPLES: Have students do special reports on EPA and OPEC. Ask them how EPA and OPEC affect the energy situation in the United States and the world.

    Ask students to collect and post clippings related to energy sources, use/misuse, and costs.

SUGGESTED ACTIVITIES

2. Focus on individual consumer's responsibility in energy management; use Information Sheet, Section IV, and Assignment Sheet #3.

   EXAMPLES: Sponsor FHA/HERO Energy Management Campaign and involve other student groups, elementary school groups, parents, community leaders, and civic representatives.

   Encourage students to carry out one or more of the techniques for promoting energy management, and report their results.

3. Point out the use(s) of household equipment and how this affects energy management in daily living; use Information Sheet, Section V, and review Assignment Sheet #4.

   EXAMPLES: Have students check tips in Section V now being used.

   Ask students to add other tips to Section V listing.

   Collect energy efficiency ratings to show students.

   Provide energy efficiency ratings and/or consumer magazines to help students complete Assignment Sheet #4.

   Discuss how each recycling suggestion in part B of Section V can help conserve energy.

4. Relate importance of housing-related decisions to energy management; use Information Sheet, Sections VI-VIII, and Assignment Sheets #5 and #6.

   (NOTE: Use Assignment Sheets #5 and #6 as home projects.)

   EXAMPLES: Arrange a field trip to several housing alternatives that demonstrate good and poor energy management.

   Invite realtor or home extension agent to point out to students how energy management affects housing costs (building and upkeep).

   Borrow trade journals from builders or building supply companies to show students examples of heating/cooling equipment and types of insulation currently being used to improve energy management.

   Invite representative from gas or electric utility company to speak on energy management and energy audits.

SUGGESTED ACTIVITIES

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment Sheets

1. Assignment Sheet #1 — Evaluate Personal Use of Petroleum-Based Products
2. Assignment Sheet #2 — Evaluate Roles of Industry and Government in Energy Management
3. Assignment Sheet #3 — Describe Ways to Prevent Energy Waste
4. Assignment Sheet #4 — Rank Household Appliances According to their Energy Use
5. Assignment Sheet #5 — Evaluate Energy Efficiency of a Home
6. Assignment Sheet #6 — Complete an Energy Conservation Project

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

B. Flagle, J. *Energy Efficiency for Tomorrow's Homemakers.* Palo Alto, California: American Institutes for Research, 1982.

C. "Keep Cool This Summer," *The Energy Event.* Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, n. d.

D. Reynolds, D. F. *Energy Efficiency: The Big Difference.* Palo Alto, California: American Institutes for Research, 1982.

E. *Save Energy Save Dollars.* Ithaca, New York: Cornell University, 1977.

F. *Unhandy Person's Guide to E-OK Home Improvement Projects.* Dallas, Texas: Texas Power and Light Company, n. d.

ENERGY MANAGEMENT
UNIT V

INFORMATION SHEET

I. Terms and definitions

A. Fossil fuels — Materials from the earth used to supply heat or power

EXAMPLES: Coal, petroleum, natural gas

B. Peak periods — Periods of time when energy consumption is the greatest

(NOTE: Peak periods are most generally between the hours of 4:00 P.M. and 8:00 P.M. In summer, peak demands may begin at 11:00 A.M. To encourage off-peak usage, some utilities offer special rates to residential customers.)

C. Lumen — Measurement of the amount of light output from a light

D. Opaque — Quality of not letting light pass through

E. Insulation — Any material that reduces the passage of heat through the walls, ceiling, floor, or roof of a building

F. Crawl space — Shallow or narrow area under a roof or floor that provides access to wiring and plumbing

G. Resistance value (R-value) — Number rating given for the effectiveness of insulation; indication of resistance of a material to the passage of heat

EXAMPLE: A 4-inch thickness of fiberglass insulation has an R-value of 8, but a 4-inch thickness of rock wool insulation has an R-value of 11.

(NOTE: Just because a material is thick, it does not necessarily have a high R-value. The higher the R-value, the more effective the insulation. An R-value of 22 provides twice the resistance to heat flow as a material that has an R-value of 11.)

H. Environmental Protection Agency (EPA) — Federal agency that proposes and enforces laws concerning air and water quality, noise level, solid waste, hazardous waste, toxic substances, pesticides, and energy-related concerns

(NOTE: Some of the laws related to environmental protection are Clean Air Act, the Water Pollution Control Act, the Toxic Substance Control Act, and the Resource Conservation and Recovery Act.)

I. Organization of Petroleum Exporting Countries (OPEC) — Group of countries that sets common oil marketing policies

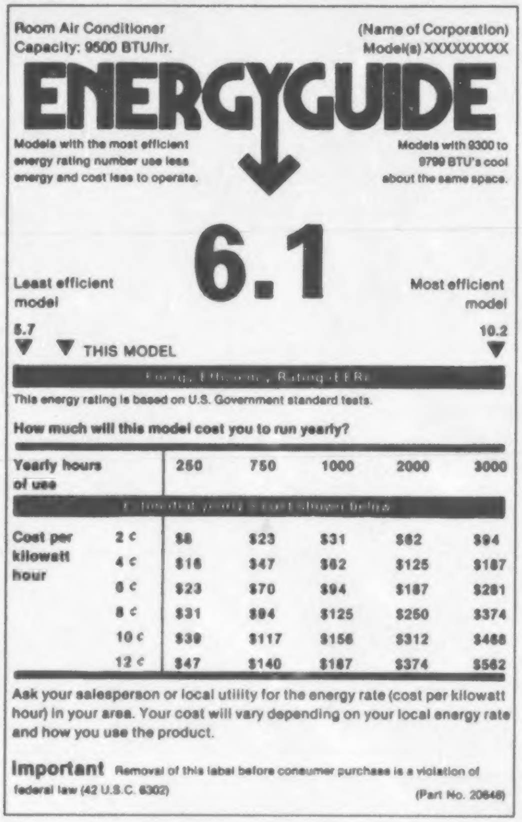
INFORMATION SHEET

J. Department of Energy — Federal-level cabinet branch that regulates energy policies

K. Energy guide label — Information concerning the average yearly energy costs of operating an appliance (Figure 1)

EXAMPLE:

FIGURE 1



Room Air Conditioner
Capacity: 9500 BTU/hr.

(Name of Corporation)
Model(s) XXXXXXXXX

ENERGYGUIDE

Models with the most efficient energy rating number use less energy and cost less to operate.

Models with 9300 to 9799 BTU's cool about the same space.

6.1

Least efficient model
5.7

▼ THIS MODEL

Most efficient model
10.2

Energy Efficiency Rating (EER)

This energy rating is based on U.S. Government standard tests.

How much will this model cost you to run yearly?

Yearly hours of use		250	750	1000	2000	3000
Estimated yearly $ cost shown below						
Cost per kilowatt hour	2 ¢	$8	$23	$31	$62	$94
	4 ¢	$16	$47	$62	$125	$187
	6 ¢	$23	$70	$94	$187	$281
	8 ¢	$31	$94	$125	$250	$374
	10 ¢	$39	$117	$156	$312	$468
	12 ¢	$47	$140	$187	$374	$562

Ask your salesperson or local utility for the energy rate (cost per kilowatt hour) in your area. Your cost will vary depending on your local energy rate and how you use the product.

Important Removal of this label before consumer purchase is a violation of federal law (42 U.S.C. 6302)

(Part No. 20648)

II. Potential for use and development of major power sources (Assignment Sheet #1)

(NOTE: Energy sources fall into two categories. Renewable sources can be replenished or cannot be exhausted. Such sources include wind, water, and solar energy. Nonrenewable sources cannot be reused or be replaced; those sources include petroleum, natural gas, and coal.)

A. Petroleum and natural gas — Are used more than any other energy sources; imported from other countries to supplement our country's supply

INFORMATION SHEET

B. Coal — Offers the most plentiful source of fossil fuel for energy; offers major hope for our future energy

C. Nuclear — Provides a plentiful source of energy, but questions about safety and waste disposal have slowed its development

(NOTE: Nuclear energy is a very controversial issue, and its future is hard to predict.)

D. Solar — Produces unlimited amounts of energy with no undesirable side effects; storage is a problem

(NOTE: Because of the lack of sunshine at night and on heavily clouded days, storage systems are needed to provide an uninterrupted power supply.)

III. Benefits of energy management (Assignment Sheets #1 and #2)

A. Extends life of fossil fuel supplies

B. Allows consumers to control cost

C. Protects the environment

IV. Ways to conserve energy

A. House design

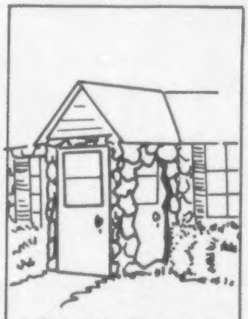
1. Build house with long axis running east and west

(NOTE: This allows more windows on the south to take advantage of winter sun.)

2. Build a double entrance to the home (Figure 2)

EXAMPLE:

FIGURE 2



A Double Entrance Conserves Heat.

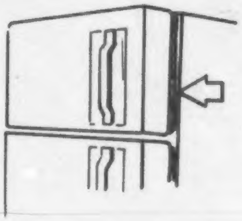
INFORMATION SHEET

B. Insulation

1. Weather-strip all doors that separate heated and nonheated areas
2. Caulk around doors and windows
3. Install storm windows and doors
4. Check to see if insulation is adequate
5. Maintain seals and gaskets on refrigerators and freezers (Figure 3)

EXAMPLE:

FIGURE 3



C. Lighting

1. Use fluorescent lights for maximum efficiency

   (NOTE: One 40-watt fluorescent light provides 3,200 lumens, whereas one standard 100-watt light bulb provides 1,750. If you are in a room that has fluorescent lighting, it is more energy efficient to leave the light on if you are leaving the room for a short period of time.)

2. Keep light bulbs and reflectors clean (Figure 4)

EXAMPLE:

FIGURE 4

INFORMATION SHEET

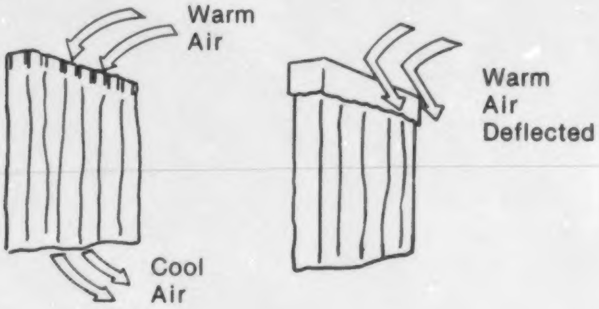
D. Furnishings

1. Place furniture away from heating and cooling equipment to allow proper circulation
2. Select carpeting of wool and acrylic fibers for best insulation
3. Place opaque roller shades in windows behind draperies
4. Place a closed-top cornice or valance at the top of draperies or curtains (Figure 5)

   (NOTE: Draperies can form a draft tunnel with warm air being drawn over the top of the draperies and cooled, then flowing back into the room.)

   EXAMPLE:

FIGURE 5



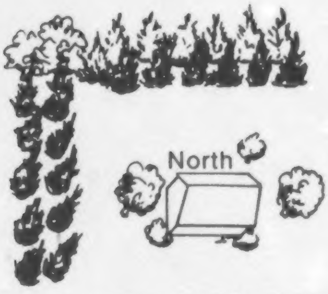
E. Landscaping

1. Plant trees to form a windbreak (Figure 6)

   (NOTE: For best results, trees should be of an evergreen variety.)

   EXAMPLE:

FIGURE 6



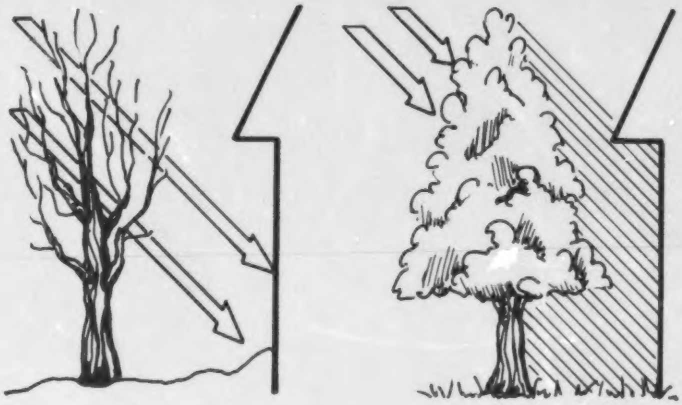
Windbreaks Reduce Heat Loss.

INFORMATION SHEET

2. Plant deciduous trees or hardwood trees for shade in summer (Figure 7)

   (NOTE: During the winter months, the trees will lose their leaves and allow sunlight to come through to warm the house.)

FIGURE 7



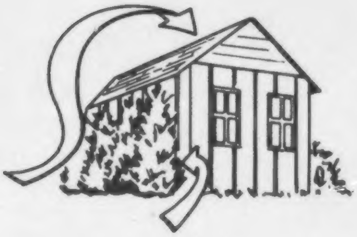
Winter Sun

Summer Shade

3. Plant trees close to house (Figure 8)

   EXAMPLE:

FIGURE 8



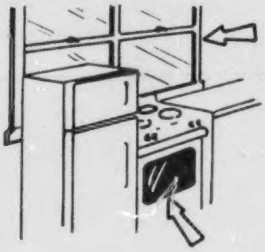
INFORMATION SHEET

F. Household equipment

1. Select equipment with electric pilots
2. Avoid placing refrigerator beside heat-producing appliances such as range, oven, or dishwasher (Figure 9)

   EXAMPLE:

FIGURE 9

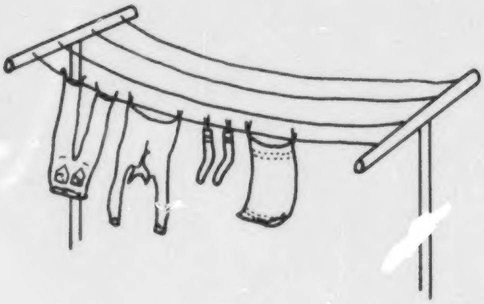


3. Select chest-type freezer for maximum energy efficiency
4. Use solar clothes dryer (Figure 10)

   (NOTE: This is a greatly overlooked energy-saving device.)

   EXAMPLE:

FIGURE 10



INFORMATION SHEET

V. Household practices that will promote energy management (Assignment Sheets #3 and #4)

A. Motivating household members to conserve energy

1. Post notes in the house to remind everyone to turn off lights and appliances

2. Post monthly energy bills to motivate others to conserve energy

3. Reward yourself and others when energy-saving efforts pay off

4. Consider "fining" household members a few cents when they forget to conserve energy

5. Remind residents to minimize energy consumption during peak periods

EXAMPLE: Wait until 9:00 P.M. to use washer, dryer, or dishwasher.

B. Choosing household products that can be recycled

1. Avoid purchase and use of disposable products

EXAMPLES: Plastic wrap, paper plates, styrofoam cups

2. Buy food in packaging that can be reused

EXAMPLES: Freezer jars, aluminum or plastic containers, coffee cans with lids

3. Buy beverages in returnable containers whenever possible

4. Reuse grocery bags

5. Reuse gift wrap paper and ribbon

6. Find ways to recycle or reuse old newspapers

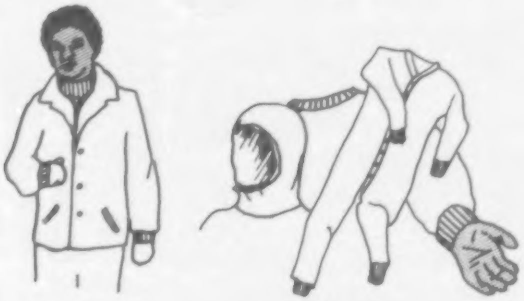
INFORMATION SHEET

C. Dressing — Select clothing to conserve body heat (Figure 11)

(NOTE: If clothing keeps in body heat, the house temperature can be kept low.)

EXAMPLE.

FIGURE 11

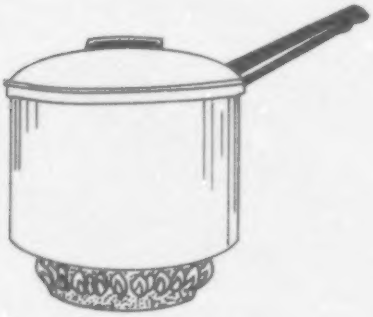


D. Using kitchen and laundry

1. Bake several things at one time
2. Substitute small cooking appliances for range or oven for some cooking jobs
3. Match size of cookware to size of burner (Figure 12)

EXAMPLE:

FIGURE 12



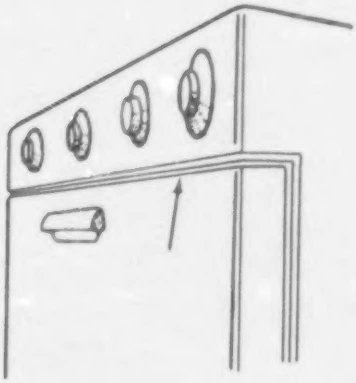
INFORMATION SHEET

4. Use timer instead of opening oven door to check baked goods

5. Keep seal around oven door clean and in good repair (Figure 13)

EXAMPLE:

FIGURE 13



6. Use kitchen exhaust system sparingly

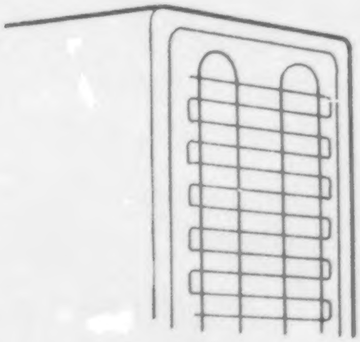
(NOTE: Use only to remove smoke and strong orders.)

7. Keep freezer's inventory high to increase efficiency

8. Keep refrigerator's and freezer's condenser coils clean (Figure 14)

EXAMPLE:

FIGURE 14



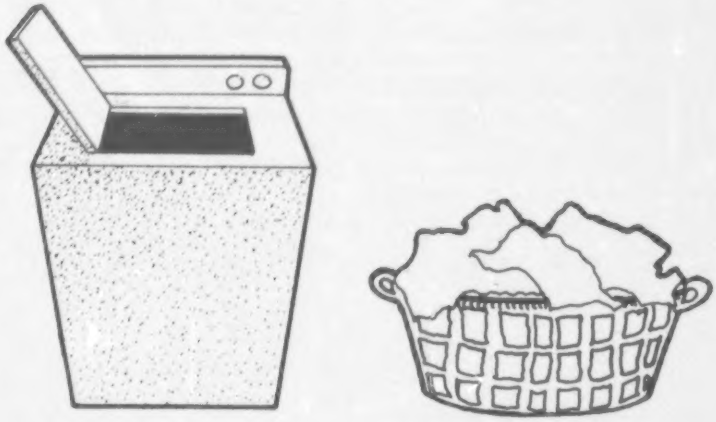
9. Wash only full loads when using dishwasher

10. Turn off "dry cycle" on dishwasher

11. Match amount and temperature of water to size and kind of load when doing laundry (Figure 15)

EXAMPLE:

FIGURE 15



VI. Energy efficiency factors to consider when selecting housing (Assignment Sheet #5)

A. Size and amount of living space required

(NOTE: Buy or rent an area no larger than you need. The bigger the area, the more heating and cooling is required.)

B. Previous year's heating and cooling bills, making adjustments for current rates

C. Efficiency of the heating and cooling equipment and water heating

(NOTE: Hire a professional to make an energy-efficiency evaluation for you.)

D. R-value of insulation used

EXAMPLES:	Ceiling	R-30
	Walls	R-19
	Floor	R-19

INFORMATION SHEET

E. Storm doors and windows

(NOTE: Storm windows and doors can cut heat loss by as much as 10 to 30 percent.)

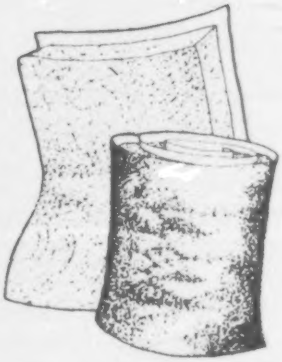
VII. Types of insulation (Assignment Sheet #6)

(NOTE: Always consider the R-value when evaluating insulation materials. The higher the R-value, the more efficient the insulation material. The federal and state government provide some tax credit for approved energy conservation practices such as adding storm windows to a house.)

TYPE	CHARACTERISTICS	USES	SAFETY
A. Flexible	Moisture/flame resistant Made from glass fiber or mineral wool Available in batt or blanket-type strips (Figure 16)	Insulating accessible areas of old houses or houses under construction EXAMPLES: Unfinished attic floors and rafters, underside of floors, crawl spaces, and open spaces between walls	Installer should wear long-sleeved, loose-fitting clothes, gloves, and eye protection to guard against skin irritation

EXAMPLE:

FIGURE 16

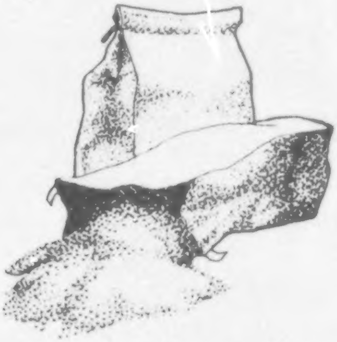


INFORMATION SHEET

TYPE	CHARACTERISTICS	USES	SAFETY
B. Loose fill	Fire/vermin resistant No moisture resistance Available in bags (Figure 17)	Insulating accessible areas of houses (NOTE: Loose fill can be blown into areas needing insulation.)	Installer should wear dust mask over nose and mouth to guard against breathing particles into lungs

EXAMPLE:

FIGURE 17

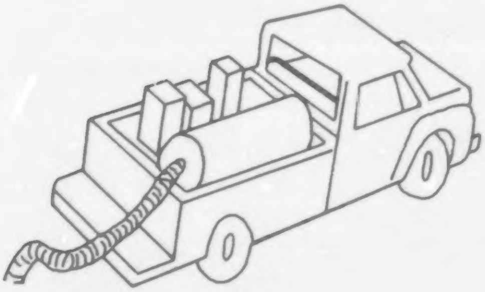


TYPE	CHARACTERISTICS	USES	SAFETY
C. Foam	Made from urea formaldehyde Highly qualified contractor and equipment required for installation Noncombustible (Figure 18)	Insulating houses, especially in areas not accessible for other types of insulation	Installer should take care to protect material from high temperatures; when heated, material gives off toxic fumes

(NOTE: Urea formaldehyde was used as foam insulation at one time, but for health reasons it was taken off the market.)

EXAMPLE:

FIGURE 18

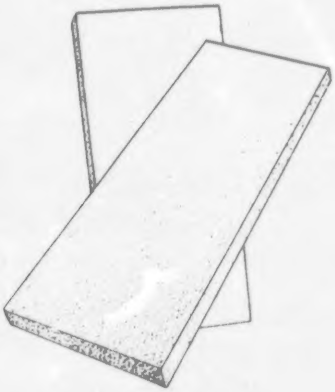


INFORMATION SHEET

	TYPE	CHARACTERISTICS	USES	SAFETY
D.	Rigid board	Made from preformed expanded urethane Available in 2′ × 8′ or 4′ × 8′ sheets (Figure 19)	Adding insulation during construction; normally used with another type of insulation	Installer should take care to protect material from high temperatures; when heated, material gives off toxic fumes

EXAMPLE:

FIGURE 19



INFORMATION SHEET

VIII. Types of heating and cooling equipment (Assignment Sheets #5 and #6)

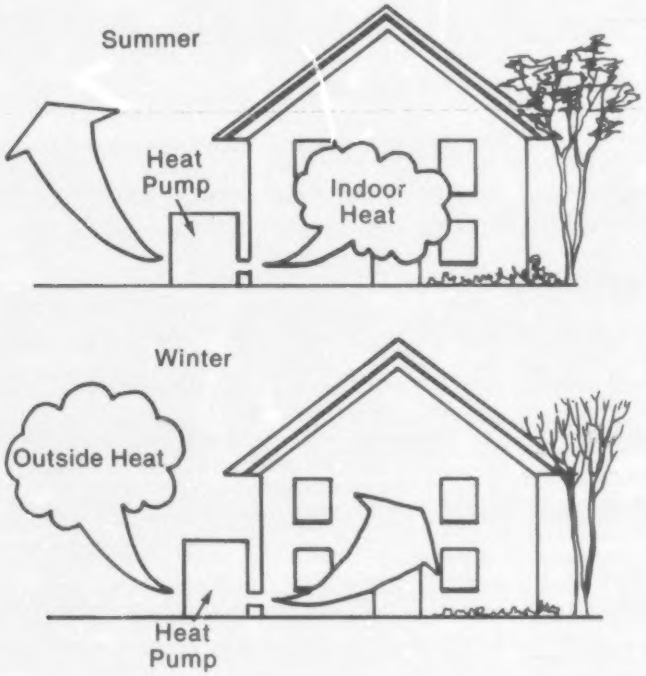
A. Heating

1. Heat pump (Figure 20)

(NOTE: In the summer it works just like an air conditioner to draw heat out of the house. Then in cold weather, the heat pump works in reverse by heating air from outside and pumping it indoors.)

EXAMPLE:

FIGURE 20



2. Central heating

(NOTE: Central heating can be either gas or electric. The gas is most economical because in many cases the electricity is made from generators powered by natural gas. There are vent openings in each room connected by ducts from the heating unit.)

3. Wood stove

(NOTE: Wood stoves are not like conventional heating systems. Attention must be given to poking and tending the fire.)

INFORMATION SHEET

4. Fireplace

   (NOTE: A fireplace is at best a poor heater. The draft created by the fire draws warm air from the room up the chimney. A fireplace insert helps get the most efficient use from a fireplace.)

5. Free-standing gas heater

   (NOTE: A free-standing gas heater should be vented properly, and every precaution should be taken for safety when this type of heating is used. Take care when lighting the heater.)

6. Baseboard heater

   (NOTE: A baseboard heating system has units in each room, with individual thermostats controlling each unit.)

7. Electric space heater

   (NOTE: The electric space heater is most expensive to use. They are designed to heat a small area of a room. They should not be used around water.)

8. Kerosene heater

   (NOTE: Follow manufacturer's instructions. Provide proper room ventilation.)

B. Cooling

1. Heat pump

2. Central cooling

   (NOTE: Central cooling units can be either gas or electric. There are vent openings in each room connected by ducts from the cooling unit.)

3. Window air conditioning

   (NOTE: Window air conditioners come in many sizes and can be purchased to cool either one or more rooms.)

4. Evaporative cooler

   (NOTE: An evaporative cooler is a unit that cools by pulling outside air through wet excelsior, which is made of long, thin wood shavings. This type of cooling unit is best used in dry climates.)

INFORMATION SHEET

5. Attic fan

   (NOTE: Attic fan cooling is most generally used at night. A large fan is placed in the ceiling in a central part of the house. The fan draws cool air from the outside, pushing the hot air from the inside of the house out through the attic.)

6. Window, ceiling, or room fans

   (NOTE: These are economical to operate. The window fan pulls cool air into the room from the outside, or it can be reversed to pull the hot air in the room to the outside. The room fan and ceiling fan circulate the air.)

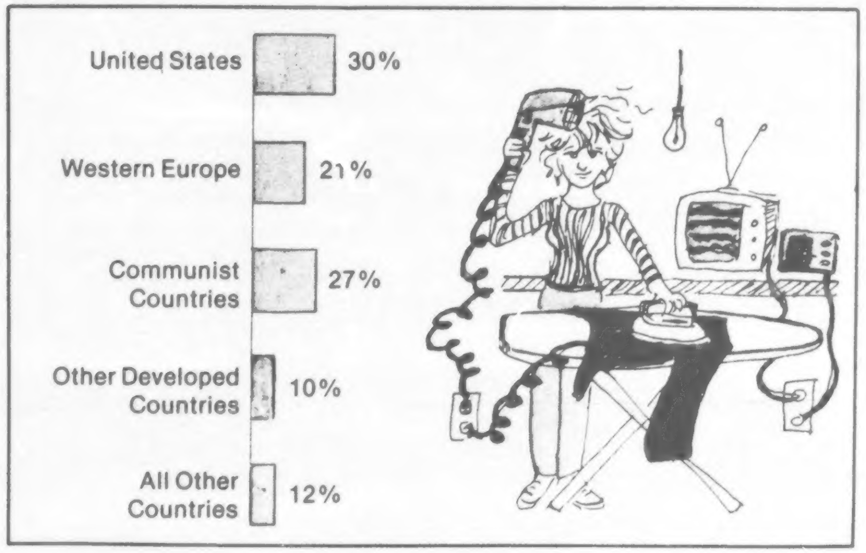
ENERGY MANAGEMENT
UNIT V

ASSIGNMENT SHEET #1 — EVALUATE PERSONAL USE OF PETROLEUM-BASED PRODUCTS

NAME ________________________________ SCORE ______________

People in the United States are used to thinking of energy as plentiful and inexpensive. Most people use many time-saving appliances that use energy. The chart below illustrates how much energy the United States uses as compared to the other parts of the world.

World Energy Use



ASSIGNMENT SHEET #1

The largest part of the energy used is produced by petroleum and natural gas. There are many items made from petroleum-based products. Careless use of these products wastes energy. The following is a list of petroleum-based products that one might use during a day. This list is only a sampling.

PETROLEUM-BASED PRODUCTS

Acrylic paints
Air conditioners
Antenna cable
Antibiotics
Antifreeze
Antiseptics
Aspirin
Bearing grease
Brake fluid
Bubble bath
Bubble gum
Carpet sweepers
Cassettes
Checkers
Combs
Computer tape
Cough syrup
Crayons
Credit cards
Deodorant
Dish detergent
Disposable diapers
Dolls
Dune buggy bodies
Electric blankets
Enamel
Epoxy paint
Extension cords
Eyeglasses
Finger paints
First-aid kits
Flea collars
Floor polish
Floor wax
Football pads
Garden hoses
Gaskets
Golf balls
Guitar strings
Hair coloring
Hair dryers
Hair spray
Heart valves
Hockey pucks
House paint
Ice chests
Ink
Insect repellent
Kitchen counter tops
Laxatives
Lighter fluid
Lipstick
Mascara
Microfilm
Motorcycle helmets
Movie film
Paneling
Panty hose
Parachutes
Pencils
Permanent-press clothes
Phonographs
Pillows
Plastic cups
Plastic varnish
Playing cards
Polyester shirts
Raincoats
Refrigerants
Refrigerator linings
Rubber cement
Rubbing alcohol
Sandwich bags
Shag rugs
Shoes
Stretch pants
Styrofoam coolers
Synthetic rubber
Syringes
Telephones
Tennis balls
Tennis shoes
Tires
Toothbrushes
Toothpaste
Track shoes
Transparent tape
TV cabinets
Unbreakable dishes
Upholstery
Vacuum bottles
Vinyl siding
Vinyl tops
Weed killers
Welcome mats
Windshield wipers

ASSIGNMENT SHEET #1

Identify petroleum-based products that you used yesterday and today. List them in the spaces provided.

A. Were you wasteful with any of these products?

If so, which ones?

B. What can you do in order to avoid waste?

C. How would life be different if you did not have these products?

ENERGY MANAGEMENT
UNIT V

ASSIGNMENT SHEET #2 — EVALUATE ROLES OF INDUSTRY AND GOVERNMENT IN ENERGY MANAGEMENT

NAME ______________________ SCORE __________

Energy management creates difficult decisions. For example, should the main effort be directed toward conservation or finding new energy sources?

Although an individual consumer's role and responsibilities are important in the total energy management picture, energy-related decisions made by governments and industries are critical and may carry more impact. Energy decisions affect both the present and the future.

PART I

A. Respond to each of the following industry or government actions that are intended to increase energy supplies. Write your reason(s) for agreeing or disagreeing with the action's potential for increasing the effectiveness of energy management.

1. Reduce fuel imports to encourage the development of energy resources within the United States.

____

____

2. Buy more foreign oil, regardless of price. ______________________

____

____

3. Build more nuclear power stations. ______________________

____

____

4. Change environmental standards to permit more offshore drilling for oil. ______

____

____

5. Encourage industry to set up a research program to uncover and develop all potential sources of energy.

____

____

ASSIGNMENT SHEET #2

B. What is the role of your local government in energy management? ____________

____

____

PART II

Use current magazines, newspapers, and other resources to describe the roles of EPA, Department of Energy, and OPEC.

EPA — ____

____

____

____

Department of Energy — ____

____

____

____

OPEC — ____

____

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____

PART III

Describe the individual consumer's role and responsibilities in industry and government energy actions.

____

____

____

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____

ENERGY MANAGEMENT
UNIT V

ASSIGNMENT SHEET #3 — DESCRIBE WAYS TO PREVENT ENERGY WASTE

NAME ______________________________ SCORE ______________

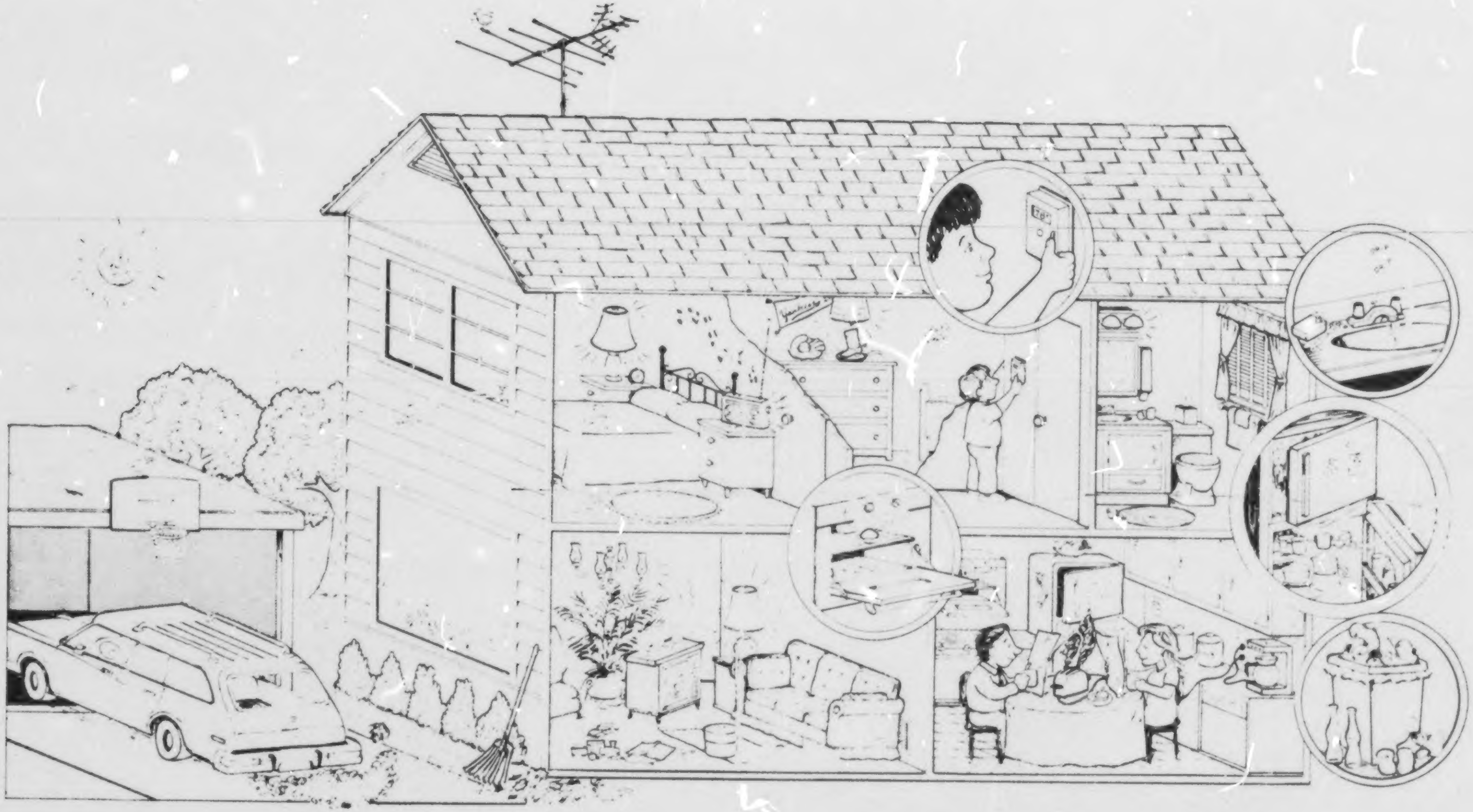
There are many ways to save energy that do not involve spending any money or doing a lot of extra work.

EXAMPLE: Reduce temperature of hot water heater.

PART I

Identify energy wasters in the picture on the next page. List them in the spaces provided.

ASSIGNMENT SHEET #3



From *Energy Efficiency for Tomorrow's Homemakers*, by J. Flagle. American Institutes for Research, 1982.

ASSIGNMENT SHEET #3

PART II

In the spaces provided, list energy wasters that you observed in your home, on your way to school, and at school.

ENERGY MANAGEMENT
UNIT V

ASSIGNMENT SHEET #4 — RANK HOUSEHOLD APPLIANCES ACCORDING TO THEIR ENERGY USE

NAME ____________________ SCORE ____________

Energy efficiency is an important factor to consider when selecting a major appliance. As you shop, be sure to look for information on energy usage. Use Energy Guide Labels attached to appliances or use information in consumer magazines to complete Parts I and II.

PART I

Use consumer magazines and product information to rank the following household appliances according to the amount of energy used by each. Use "1" for the appliance using the most energy, a "2" for the appliance using the next most energy, and so on.

APPLIANCE	RANKING
Hair dryer (hand-held)	
Stereo/hi-fi	
Refrigerator/freezer	
Color television	
Dishwasher	
Clothes dryer	
Washing machine	
Toaster	
Microwave oven	
Hot water heater	

ASSIGNMENT SHEET #4

PART II

By comparing average cost estimates for similar appliances, you can determine which would be the most energy efficient and least costly to operate. Select an appliance, and compare the energy usage of several brands.

ENERGY MANAGEMENT
UNIT V

ASSIGNMENT SHEET #5 — EVALUATE ENERGY EFFICIENCY OF A HOME

NAME ______________________________ SCORE ______________

Many features about a home can make a difference in the winter and summer comfort of the occupants and in the amount of energy needed for heating, cooling, and lighting. If plans are being made to build a new home or to remodel the home you are presently living in, take into consideration energy-saving features.

Evaluate the energy efficiency of a home by using the following checklist. Put a plus sign (+) before each statement that describes your home. Put a minus sign (−) before each statement that does not describe your home. Ask your parents to help with this assignment sheet.

(NOTE: This could be the home you are presently living in, one that is being planned by your family, one that is being remodeled, or an existing home that your family is thinking about buying.)

A. SITE

_____1. House is on south or southwest slope of hill (sun hits at angle so that greatest solar heat is received through south windows in winter).

_____2. House is protected from winter wind by a hill or placement of garage/carport (air infiltration and heat loss are reduced when wind velocity is lower).

_____3. House is built into the hillside or partially into the ground (the relatively constant year-round ground temperature reduces winter heat loss through below-grade walls and provides a cooling effect during summer).

_____4. Long axis of house runs east and west, allowing more windows on the south to take advantage of winter sun (south windows can be protected from summer sun by awnings, roof overhang, and trees).

B. HOUSE DESIGN

_____1. Shape of house is a slight rectangle (long rectangles, L-shapes, H-shapes, T-shapes, and U-shapes provide more outside wall surface for heat loss).

_____2. Main roof ridge runs east and west for better summer cooling and to provide a more desirable location for a solar heat collector in the future.

C. INSULATION

_____1. Insulation above ceiling is rated at least R-19 (this requires from 6 to 8 inches of mineral wool, fiberglass, or cellulose insulation. If adding insulation, look for R-rating printed on type of insulation selected).

ASSIGNMENT SHEET #5

______2. Insulation in walls is rated at least R-11 (this requires 3 to 3 ½ inches of mineral wool, fiberglass, or cellulose blanket insulation).

______3. Insulation under floor over unheated crawl spaces is rated at least R-7 (this requires 2 to 3 inches of mineral wool, fiberglass, or cellulose blanket or rigid polystyrene insulation).

______4. Insulated glass or storm windows are used to reduce heat loss through window area (storm windows and doors are worth the investment).

______5. Storm doors are on all exterior doors (storm doors will reduce heat loss through exterior doors by about 35 to 40 percent).

(NOTE: If storm doors and windows are unaffordable, clear weatherized plastic sheets can be substituted.)

______6. Weather stripping is installed around all doors and operable windows (heat losses due to cold air coming in can increase heating costs by sizable amounts).

______7. Caulking around all door and window frames is in good condition to reduce the loss of heat (caulking normally dries out with time and needs replacing).

D. HEATING AND COOLING SYSTEM

______1. If there is a thermostat, it should be located on an inside room partition (thermostats on exterior walls, near windows, near heat-generating appliances, in drafts, or in sunlight may not react to actual room temperature, hence will not keep room temperature within limits desired).

______2. Ventilators in kitchen, bath, and laundry fit tightly, are weather-stripped, and have positive closure shutters (ventilators without shutters allow excessive back drafts of cold air into home).

______3. Heating ducts are wrapped with insulation except where they pass through heated rooms (metal ducts in unheated crawl spaces, basements, and attics radiate excessive heat and are the cause of much heat loss).

______4. Home with vaulted ceiling has a forced-air heating system that has a continuously operating fan to keep warm air close to ceiling circulating through the house.

______5. Heating and cooling system is properly sized to meet needs of home (oversized equipment operates in short cycles, giving lowered efficiency and higher energy consumption; undersized equipment will not maintain desired temperature during extremes).

______6. Hot water pipes are wrapped with insulation to reduce heat loss.

ASSIGNMENT SHEET #5

______7. Water heater is located in a heated space (even a well-insulated heater loses more heat when placed in an unheated area).

______8. House has one or more common walls with another dwelling unit, such as a townhouse or duplex, to reduce heat loss.

______9. Entry halls for front and back doors can be closed off to form "vestibules," thus reducing flow of cold air to inside and warm air to outside.

______10. Main living area has as few partitions as possible for best heat distribution.

______11. Bedroom wing can be closed off so that heating and air conditioning can be reduced when not needed during the day.

______12. South windows have a 4-foot retractable overhang/awning or deciduous vines or trees (they provide shade from summer sun, but admit winter sun).

______13. Amount of window area is no more than 10 to 15 percent of floor area (there is more heat loss through glass, even double glazed, than through an insulated wall).

______14. Operable windows are placed so that cooling air can travel through the house in summer and escape at the high point of interior space (an operable window in an upstairs hallway will draw off warm air from the inside).

______15. Attic ventilators are placed so that air is drawn from cooler, shady side of house and exhausted as high as possible (vents under overhang draw cool air; ridge roof vents exhaust warm air).

______16. Chimney for fireplace is placed on an inside rather than an outside wall so that heat from back side of fireplace stays inside the house.

______17. Fireplace is designed with an attachment such as a circulating fan with glass fire screen and has an outside air intake or combustion of wood fuel to prevent heated or cooled air from going up chimney.

______18. Plumbing fixtures are located close to a water heater to reduce heat loss in water from tank to point of use.

______19. Stairwells to second floor or basement have solid doors at top or bottom to prevent chimney effect and loss of heat to upper area.

E. COLOR AND LIGHTING

______1. Outside walls and roof are a light color where summer heat is more of a problem than winter cold (light colors reflect heat; dark colors absorb heat).

ASSIGNMENT SHEET #5

_____2. Interior wall and ceiling colors are light tints or white so that both daylight and artificial light are reflected more than absorbed.

_____3. Floor covering is medium to light in color so that light reflection will save on amount of artificial light needed.

_____4. All light fixtures are located so that they can be cleaned easily (dust on bulbs and tubes reduces illumination).

_____5. Fluorescent lighting is used under kitchen cabinets to light the countertop work area (it concentrates light on areas of work, but ceiling fixtures are also needed for general lighting and to see inside upper cabinets).

F. LANDSCAPING

_____1. Large deciduous shade trees are planted on east, southeast, and west of house (to provide summer shade but allow winter sun to heat house).

_____2. Low evergreen trees and shrubs or a slatted fence are placed on side of house exposed to winter winds to provide a windbreak and reduce air infiltration (avoid high evergreens on southeast, south, and southwest, as they block winter sun from house).

_____3. East and west windows are kept to a minimum or provided with shade trees and tall shrubs or fences, awnings, tinted glass or other shading devices to keep out early morning and late afternoon sun in the summer.

Review the statements that have a minus (−) sign before them, and in the space provided, describe what could be done to prevent energy from being wasted.

____

____

____

____

____

ENERGY MANAGEMENT
UNIT V

ASSIGNMENT SHEET #6 — COMPLETE AN ENERGY CONSERVATION PROJECT

NAME ____ SCORE ________________

Small things can make a big difference in home energy conservation. Even a fully insulated home will not earn its potential energy-saving dollar if the small things are not done.

Air leakage can be a major factor in energy waste. It may be possible to save 10 to 30 percent of every dollar spent for heating and cooling by minimizing air leakage or air infiltration.

There are many things that can be done to help control the cost of energy.

EXAMPLES:

Caulking

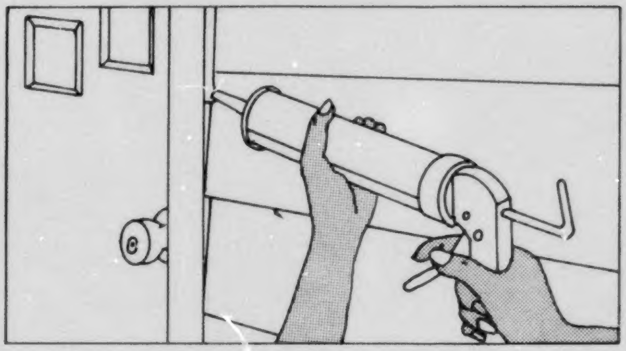
Caulking to stop air leaks is easy to do and can save a lot of energy. Caulking is a process of filling cracks with a puttylike substance. It is used to stop air from entering and leaving the inside of the house and to prevent drafts. There are several areas around the home that should be caulked.

Around electrical outlets and fixtures

Around windows and door frames

Where walls and floors meet

Around water pipes and drains



ASSIGNMENT SHEET #6

Weather stripping

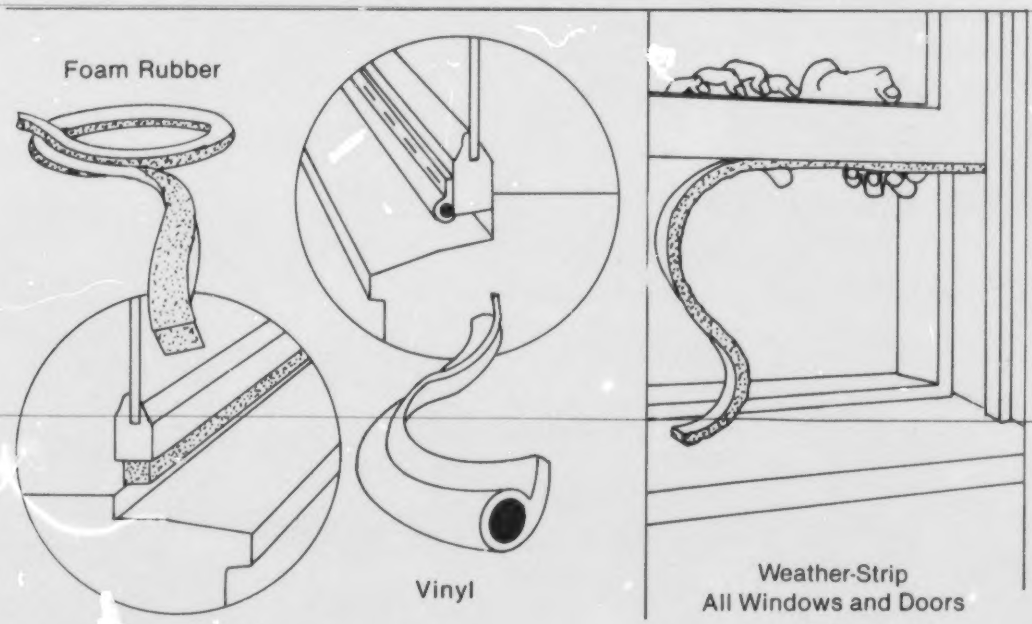
Weather-stripping material is used to seal air leaks around windows, doors, and other movable joints in a home. It is available in felt, foam rubber, flexible vinyl, and metal strips. It can be purchased by the running foot or in packages that contain enough material and tacks to weatherstrip an average-sized double-hung window or a door. There are several areas around the home where weather stripping should be installed.

Around loose-fitting window sashes and casings

Around loose-fitting entrance doors

Around doors or any openings between heated and unheated spaces

Types of Weather Stripping



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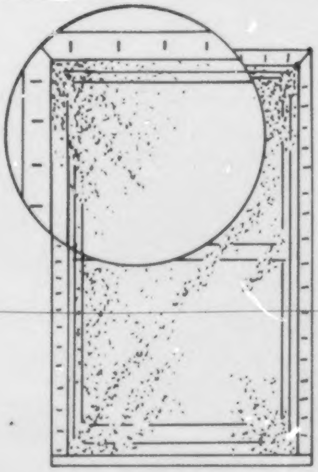
ASSIGNMENT SHEET #6

Storm windows and storm doors

Windows and doors cover about 20 percent of the side walls in most homes. Heat loss through and around these openings may be responsible for as much as 30 percent of your fuel bills. Storm windows and doors can help cut this heat loss by creating a dead air space between outside and inside windows and doors. The air space, which should be at least 3/4 of an inch, is the actual energy saver. Glass storm windows or plastic sheeting can create dead air space. Adding plastic sheeting is a low-cost and easy do-it-yourself method of reducing heat loss through windows.



Plastic Sheeting

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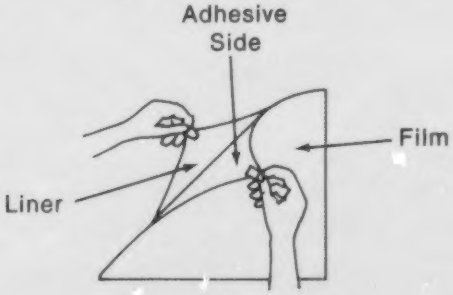
Solar control film

Solar film is a plasticlike film that sticks to the window pane, and helps block the sun's rays. Solar film is most effectively used on single-pane east windows to reflect the morning sun and on west windows to reflect the afternoon sun.



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ASSIGNMENT SHEET #6

Complete an energy conservation project by using additional reference materials and the information from this unit. You may want to choose one of the examples given in this assignment sheet or choose one of your own.

(NOTE: You may want to complete this project to conserve energy in your own home or as a special project to help make someone else's home more energy efficient.)

A. Type of project —

B. Where project is to be completed —

C. Materials needed to complete project —

D. Tools needed to complete project —

E. Cost of project —

F. Describe your project in detail.

ENERGY MANAGEMENT
UNIT V

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3

PART I

(NOTE: The following are suggested answers.)

Outside	Car motor left running
Left bedroom	Broken window, letting in outside air
	Radio left on
	Lamp left on
Middle bedroom	Lamp left on
Hall	Thermostat set at seventy-eight degrees
Bathroom	Light left on
	Water dripping
	Shutter closed, preventing warm sunshine from entering
	Disposable cups used
Kitchen	Freezer door left open
	Refrigerator door left open
	Oven left on with door open
	Oven used for only one muffin
	Nonrecyclable cans and bottles in trash can
	Plastic liner used instead of recycling grocery bags
	Toaster left on too long
	Coffeemaker left on even though pot is empty
	Stove left on

ANSWERS TO ASSIGNMENT SHEETS

Living room	Two lights left on
	TV left on
	Sofa blocking vent

PART II — Completed to the satisfaction of the instructor

Assignment Sheet #4

APPLIANCE	RANKING
Hair dryer (hand-held)	10
Stereo/hi-fi	8
Refrigerator/freezer	4
Color television	6
Dishwasher	3
Clothes dryer	5
Washing machine	2
Toaster	9
Microwave oven	7
Hot water heater	1

Assignment Sheet #5 — Completed to the satisfaction of the instructor

Assignment Sheet #6 — Completed to the satisfaction of the instructor

ENERGY MANAGEMENT
UNIT V

TEST

NAME ______________________________ SCORE ______________

1. Match terms associated with energy management to their correct definitions. Write the correct numbers in the blanks.

______a. Measurement of the amount of light output from a light

______b. Periods of time when energy consumption is the greatest

______c. Federal-level cabinet branch that regulates energy policies

______d. Quality of not letting light pass through

______e. Any material that reduces the passage of heat through the walls, ceiling, floor, or roof of a building

______f. Shallow or narrow area under a roof or floor that provides access to wiring and plumbing

______g. Materials from the earth used to supply heat or power

______h. Federal agency that proposes and enforces laws concerning air and water quality, noise level, solid waste, hazardous waste, toxic substances, pesticides, and energy-related concerns

______i. Group of countries that sets common oil marketing policies

______j. Information concerning the average yearly energy costs of operating an appliance

______k. Number rating given for the effectiveness of insulation; indication of resistance of a material to the passage of heat

1. Environmental Protection Agency (EPA)
2. Energy guide label
3. Fossil fuels
4. Insulation
5. Organization of Petroleum Exporting Countries (OPEC)
6. Peak periods
7. Crawl space
8. Resistance value (R-value)
9. Department of Energy
10. Opaque
11. Lumen

TEST

2. Match major power sources to their correct potential for use and development. Write the correct numbers in the blanks.

    ______a. Are used more than any other energy sources; imported from other countries to supplement our country's supply

    ______b. Offers the most plentiful source of fossil fuel for energy; offers major hope for our future energy

    ______c. Provides a plentiful source of energy, but questions about safety and waste disposal have slowed its development

    ______d. Produces unlimited amounts of energy with no undesirable side effects; storage is a problem

    1. Nuclear
    2. Petroleum and natural gas
    3. Solar
    4. Coal

3. State the benefits of energy management.

    a. ____

    b. ____

    c. ____

4. Describe ways to conserve energy.

    a. House design — ____

    ____

    ____

    b. Insulation — ____

    ____

    ____

    ____

    ____

    ____

TEST

c. Lighting — ____________________

d. Furnishings — ____________________

e. Landscaping — ____________________

f. Household equipment — ____________________

5. Describe household practices that will promote energy management.

a. Motivating household members to conserve energy — ____________________

TEST

b. Choosing household products that can be recycled — ______

c. Dressing — ______

d. Using kitchen and laundry — ______

6. List four energy efficiency factors to consider when selecting housing.

a. ______

b. ______

TEST

c. ____

d. ____

7. Name types of insulation.

	TYPE	CHARACTERISTICS	USES	SAFETY
a.	____________	Fire/vermin resistant No moisture resistance Available in bags	Insulating accessible areas of houses	Installer should wear dust mask over nose and mouth to guard against breathing particles into lungs
b.	____________	Made from preformed expanded urethane Available in 2′ × 8′ or 4′ × 8′ sheets	Adding insulation during construction; normally used with another type of insulation	Installer should take care to protect material from high temperatures; when heated, material gives off toxic fumes
c.	____________	Made from urea formaldehyde Highly qualified contractor and equipment required for installation Noncombustible	Insulating houses, especially in areas not accessible for other types of insulation	Installer should take care to protect material from high temperatures; when heated, material gives off toxic fumes
d.	____________	Moisture/flame resistant Made from glass fiber or mineral wool Available in batt or blanket-type strips	Insulating accessible areas of old houses or houses under construction	Installer should wear long-sleeved, loose-fitting clothes, gloves, and eye protection to guard against skin irritation

TEST

8. List three types each of heating and cooling equipment.

   a. Heating

      1) ____________________

      2) ____________________

      3) ____________________

   b. Cooling

      1) ____________________

      2) ____________________

      3) ____________________

(NOTE: Test questions 9-14 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

9. Evaluate personal use of petroleum-based products.

10. Evaluate roles of industry and government in energy management.

11. Describe ways to prevent energy waste.

12. Rank household appliances according to their energy use.

13. Evaluate energy efficiency of a home.

14. Complete an energy conservation project.

ENERGY MANAGEMENT
UNIT V

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 200.)

1. (22 points)

   a. 11

   b. 6

   c. 9

   d. 10

   e. 4

   f. 7

   g. 3

   h. 1

   i. 5

   j. 2

   k. 8

2. (8 points)

   a. 2

   b. 4

   c. 1

   d. 3

3. (9 points)

   a. Extends life of fossil fuel supplies

   b. Allows consumers to control cost

   c. Protects the environment

4. (20 points)

   Description should include the following

   a. House design

      1) Build house with long axis running east and west

      2) Build a double entrance to the home

ANSWERS TO TEST

b. Insulation

    1) Weather-strip all doors that separate heated and nonheated areas
    2) Caulk around doors and windows
    3) Install storm windows and doors
    4) Check to see if insulation is adequate
    5) Maintain seals and gaskets on refrigerators and freezers

c. Lighting

    1) Use fluorescent lights for maximum efficiency
    2) Keep light bulbs and reflectors clean

d. Furnishings

    1) Place furniture away from heating and cooling equipment to allow proper circulation
    2) Select carpeting of wool and acrylic fibers for best insulation
    3) Place opaque roller shades in windows behind draperies
    4) Place a closed-top cornice or valance at the top of draperies or curtains

e. Landscaping

    1) Plant trees to form a windbreak
    2) Plant deciduous trees or hardwood trees for shade in summer
    3) Plant trees close to house

f. Household equipment

    1) Select equipment with electric pilots
    2) Avoid placing refrigerator beside heat-producing appliances such as range, oven, or dishwasher
    3) Select chest-type freezer for maximum energy efficiency
    4) Use solar clothes dryer

ANSWERS TO TEST

5. (23 points)

Description should include the following

a. Motivating household members to conserve energy

   1) Post notes in the house to remind everyone to turn off lights and appliances
   2) Post monthly energy bills to motivate others to conserve energy
   3) Reward yourself and others when energy-saving efforts pay off
   4) Consider "fining" household members a few cents when they forget to conserve energy
   5) Remind residents to minimize energy consumption during peak periods

b. Choosing household products that can be recycled

   1) Avoid purchase and use of disposable products
   2) Buy food in packaging that can be reused
   3) Buy beverages in returnable containers whenever possible
   4) Reuse grocery bags
   5) Reuse gift wrap paper and ribbon
   6) Find ways to recycle old newspapers

c. Dressing — Select clothing to conserve body heat

d. Using kitchen and laundry

   1) Bake several things at one time
   2) Substitute small cooking appliances for range or oven for some cooking jobs
   3) Match size of cookware to size of burner
   4) Use timer instead of opening oven door to check baked goods
   5) Keep seal around oven door clean and in good repair
   6) Use kitchen exhaust system sparingly
   7) Keep freezer's inventory high to increase efficiency

ANSWERS TO TEST

  8) Keep refrigerator's and freezer's condenser coils clean

  9) Wash only full loads when using dishwasher

  10) Turn off "dry cycle" on dishwasher

  11) Match amount and temperature of water to size and kind of load when doing laundry

6. (4 points)

   Answer should include any four of the following

   a. Size and amount of living space required

   b. Previous year's heating and cooling bills, making adjustments for current rates

   c. Efficiency of the heating and cooling equipment and water heating

   d. R-value of insulation used

   e. Storm doors and windows

7. (8 points)

   a. Loose fill

   b. Rigid board

   c. Foam

   d. Flexible

8. (6 points)

   Answer should include any three of each of the following categories

   a. Heating

      1) Heat pump

      2) Central heating

      3) Wood stove

      4) Fireplace

      5) Free-standing gas heater

ANSWERS TO TEST

    6) Baseboard heater
    7) Electric space heater
    8) Kerosene heater

  b. Cooling

    1) Heat pump
    2) Central cooling
    3) Window air conditioning
    4) Evaporative cooler
    5) Attic fan
    6) Window, ceiling, or room fans

9. Completed to the satisfaction of the instructor (15 points)

10. Completed to the satisfaction of the instructor (15 points)

11. Completed to the satisfaction of the instructor (10 points)

12. Completed to the satisfaction of the instructor (10 points)

13. Completed to the satisfaction of the instructor (25 points)

14. Completed to the satisfaction of the instructor (25 points)

CONSUMER PROTECTION
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to select and use effective consumer protection methods. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with consumer protection to their correct definitions.
2. Select from a list situations that signal need for consumer protection.
3. Match types of improper sales techniques to their correct descriptions.
4. Name types of consumer protection.
5. Select from a list guidelines that help consumers prevent problems.
6. State ways that consumers can report faulty products to manufacturers.
7. Select from a list guidelines for writing a letter of redress.
8. Match federal consumer protection laws to their correct descriptions.
9. Select from a list characteristics of state and local legislation for consumer protection.
10. Match types of consumer protection groups to their correct functions.
11. Select from a list characteristics of small-claims court.
12. Describe situations for which legal counsel is recommended.
13. Name factors that can contribute to bankruptcy.
14. Evaluate a purchase.
15. Evaluate a warranty.
16. Write a letter of redress.
17. Handle improper sales techniques.
18. Make recommendations for preventing bankruptcy.

CONSUMER PROTECTION
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit — *Consumer's Resource Handbook,* Washington, D.C.: White House Office of the Special Assistant for Consumer Affairs, 1979. Available from Consumer Information Center, Department 532G, Pueblo, Colorado, 81009.

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Emphasize need for consumer protection along with types of protection available to consumers. Use Sections II and IV of Information Sheet.

2. Focus on the frequency of consumer transactions in which improper sales techniques are in play; use Section III of the Information Sheet and Assignment Sheet #4.

EXAMPLES: Have students collect and post related news articles.

Invite a representative from the Chamber of Commerce, district attorney's office, police department, or the better business bureau to explain his/her role in protecting and warning local citizens about improper sales techniques.

Discuss seller's *intent* in selling out an advertised special early: did the seller misjudge the demand, or did the seller not intend to sell many at the advertised price and use a bait-and-switch technique?

3. Focus on consumers' responsibilities in providing their own protection. Use Sections V and VI of Information Sheet and Assignment Sheets #1 and #2.

EXAMPLES: Have students discuss the saying, "Effective recourse is for those who are willing to make the effort."

Invite consumer education specialist, county extension agent, or credit bureau representative to discuss consumers' personal responsibilities in providing for their own protection.

SUGGESTED ACTIVITIES

4. Emphasize impact of a well-written letter of redress; use Section VII of the Information Sheet and Assignment Sheet #3.

    EXAMPLES: Display copies of letters of complaint and their responses.

    Have students write letters of redress for senior citizens.

    Invite a business person to discuss his/her company's philosophy and handling of complaint letters.

5. Introduce the roles of legislation in consumer protection; use Sections VIII, IX, and X of the Information Sheet.

    EXAMPLES: Display current news articles.

    Investigate groups that offer consumer protection, making a list complete with telephone numbers.

6. Introduce the role of legal processes in consumer protection; use Sections XI, XII, and XIII of the Information Sheet and Assignment Sheet #5.

    EXAMPLES: Arrange a field trip for student observation of small claims court action.

    Inform students of the maximum amount that can be litigated in small claims court.

    Invite an attorney to emphasize times that an attorney's services are needed and times that they are not necessary.

    Invite attorney or credit bureau representative to discuss procedure and consequences of bankruptcy.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

SUGGESTED ACTIVITIES

D. Assignment sheets

  1. Assignment Sheet #1 — Evaluate a Purchase
  2. Assignment Sheet #2 — Evaluate a Warranty
  3. Assignment Sheet #3 — Write a Letter of Redress
  4. Assignment Sheet #4 — Handle Improper Sales Techniques
  5. Assignment Sheet #5 — Make Recommendations for Preventing Bankruptcy

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Boardman, Charles C., et al. *Consumer Education.* Encino, California: Glencoe Publishing Co., Inc., 1979.

B. Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

C. Herrmann, Robert O., and Herbert N. Jelley. *The American Consumer: Issues and Decisions.* Dallas, Texas: Gregg Division, McGraw-Hill Book Company, 1978.

D. Oppenheim, Irene. *Consumer Skills.* Peoria, Illinois: Bennett Publishing Company, 1982.

E. Searls, Charlotte. *Consumer Education Curriculum Guide.* Phoenix, Arizona: Arizona Instructional Materials Service, 1980.

CONSUMER PROTECTION
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Warranty — Written guarantee of a product's quality and operation and of the maker's responsibility for replacing or repairing defective parts

(NOTE: *Express warranties* are assurances of quality or promises of performance by the seller. *Implied warranties* are obligations imposed by law. For example, the buyer has a right to expect that the article purchased will serve the purpose for which it is advertised. It is necessary in most instances to send a card to the manufacturer soon after purchase so that the warranty will be honored at a later date.)

B. Bankruptcy — Legal proceeding that declares a person unable to meet financial obligation and divides the person's assets among creditors

(NOTE: Bankruptcy is a form of consumer protection, but it should always be the last attempt to save oneself from the crushing weight of unpaid bills. Many times these bills are for purchases that one could have done without. Individuals file the largest percentages of bankruptcies.)

C. Contract — Binding agreement between two or more persons

(NOTE: In most cases contracts are legal documents.)

D. Small-claims court — Court that simplifies and speeds up the handling of minor cases

(NOTE: In small-claims court, people act as their own attorneys, the proceedings are informal, and the means to obtain justice in minor civil cases is relatively inexpensive.)

E. Arbitration — Settlement of a dispute by a person or persons chosen to hear both sides and come to a decision

F. Endorsement — Statement of approval for a person or product as in an advertisement

G. Annual percentage rate — Actual rate of interest figured on a yearly rate

H. Plaintiff — Suing party

I. Defendant — Person charged in legal action

J. Class action — Legal action taken by one or more plaintiffs for themselves and all other persons who have suffered from the same situation

K. Redress — Compensation for a wrong or loss

INFORMATION SHEET

II. Situations that signal need for consumer protection

A. You appear to be getting something for nothing

B. You appear to have been specially selected

C. You are promised high earnings without work experience

D. You are being pressured to decide right away

EXAMPLE: Salesperson states that he or she is not allowed to call back later.

E. Your home appears to have been selected to be a model demonstration unit

III. Descriptions of types of improper sales techniques (Assignment Sheet #4)

A. Bait and switch — Consumer intends to buy the item that was advertised at a low price; but the seller, hoping to sell a more expensive item, downgrades the advertised item or indicates that the product is sold out

B. Contest winner or free goods — Consumers learn that there are other conditions for receiving prize

EXAMPLE: Consumer must purchase additional goods in order to receive the prize.

C. False claim about features or consequences — Promises are made that are not true

EXAMPLE: Advertisements may unjustly claim that graduates of a proprietary school will earn high salaries.

D. False testimonial, endorsement, or certification — Companies falsely state or imply that products are endorsed or approved

EXAMPLES: Companies state that products won prizes or awards, thus implying that such awards are made on the basis of comparison with competing products.

False claims that products are used by a famous person were made.

E. Unordered merchandise — Products are mailed to an individual without request or consent

EXAMPLE: A charitable organization soliciting contributions may mail "free" samples or products.

(NOTE: An individual is not obligated to return unordered products.)

INFORMATION SHEET

F. Referral sales approach — Salesperson uses the names of friends of the customers to influence a decision to buy

(NOTE: In many cases a referral sales approach is used by door-to-door salespeople. Federal law provides for a three-day period during which consumers can change their minds about a purchase and get a refund.)

IV. Types of consumer protection

A. Personal knowledge of consumer rights

(NOTE: Consumer rights include right to be informed, right to safety, right to choose, right to be heard, right to consumer education, right to decent environment, and right to reasonable redress.)

B. Personal knowledge of consumer information

C. Personal willingness to accept responsibility for consumer protection

EXAMPLE: Writing a letter of redress

D. Federal, state, and local laws

E. Consumer protection groups

F. Small-claims court

G. Legal counsel

H. Bankruptcy

V. Guidelines that help consumers prevent problems (Assignment Sheets #1 and #2)

A. Before you buy

1. Determine your needs and wants
2. Read advertisements and other consumer information to get the facts
3. Compare quality and prices of different brands
4. Compare product quality, prices, and services of different stores
5. Check for the best time of year to buy certain products
6. Watch for sales and specials on products you use

INFORMATION SHEET

B. When you buy

  1. Deal only with business or individual who has a good reputation for service

  2. Make sure the price is what you are willing and able to pay

  3. Make sure the product is exactly what you need and want

  4. Beware of salespeople who try to sell you more than you need or want

  5. Compare credit costs

  6. Read contract before signing, and know all facts

  7. Check guarantees and warranties for repair and/or replacement information

C. After you buy

  1. Date and file each warranty, contract, instruction booklet, and warning label

  2. Use products properly, according to instructions and safety warnings

  3. Return product to store where purchased if not satisfied

     (NOTE: It may be necessary to send products back to manufacturer.)

VI. Ways that consumers can report faulty products to manufacturers

A. Return product in accordance with warranty

B. Write letter to the manufacturer or main office of company

(NOTE: Give all the facts, and do not exaggerate. Threats and sarcasm are meaningless. Let the company know what action you want such as a repair, replacement, or refund.)

C. Contact the appropriate government agency or get help from a consumer organization

EXAMPLES: Consumer action panels, Federal Trade Commission

(NOTE: Contact the Federal Information Center nearest you when you have questions about any program or agency of the federal government.)

D. Take legal action

EXAMPLES: Hire an attorney.
Take matter to small claims court.

INFORMATION SHEET

VII. Guidelines for writing a letter of redress (Assignment Sheet #3)

A. Write the company a letter as soon as you know there is a problem

B. Direct your complaint to the right person at the right office

C. Include specific facts about the product or service that is not satisfactory

D. Make reasonable requests

(NOTE: One is more likely to get a better response if the request is reasonable.)

E. Keep a copy of the letter and record dates and names of persons contacted

(NOTE: Keep a written record of phone calls.)

F. Be persistent

(NOTE: If you do not get the desired results, write a second or even a third letter.)

VIII. Descriptions of federal consumer protection laws (Assignment Sheet #4)

A. Consumer Credit Protection Act (Truth in Lending) — Lets consumers know exactly what the credit charges are on purchases and loans; credit cost must be stated both in dollars and cents and as an annual percentage rate

B. Fair Packaging and Labeling Act (Truth in Packaging) — Requires that certain facts such as net content, size of serving, and list of ingredients in order of decreasing weights, be made known to the consumer

(NOTE: This law helps consumers compare prices of products.)

C. Food, Drug, and Cosmetic Act — Assures consumers of the safety, purity, and wholesomeness of food; safety and effectiveness of drugs; and safety of cosmetics

D. Automobile Information Disclosure Act — Requires that manufacturers label each new car, listing its suggested retail price, the price of any extras, and the total price

(NOTE: This law helps consumers compare new automobile prices.)

E. Child Protection and Toy Safety Act — Protects children from dangerous goods, including dangerous toys; this law bans the shipment and sale of such dangerous items from state to state

INFORMATION SHEET

F. Federal Hazardous Substances Labeling Act — Requires that labels list such things as precautions for use and first-aid procedures in case of accidents

G. Textile Fiber Products Identification Act — Requires labels on textiles to list fiber content by weight, and manufacturer's name and address

(NOTE: This law helps consumers compare textiles and fabrics.)

H. Fair Credit Reporting Act — Enables consumers to check information about themselves kept on file by a credit bureau; consumers may ask a credit bureau for the source of the information in their file and the names of those who have been given a credit report on the consumer within the past six months

I. Warranty - Federal Trade Commission Improvement Act — Sets minimum standards for written warranties and states provisions for class-action suits if a warranty is not fulfilled

IX. Characteristics of state and local legislation for consumer protection

A. Vary widely across country

B. May regulate policies for companies and institutions

EXAMPLES: Policies on insurance, education, trade practices, sanitation practices, food standards, and safety

C. Usually regulated by the corporation commission or attorney general's office

X. Functions of types of consumer protection groups (Assignment Sheet #4)

A. Consumer-action panels — Advise industries of consumer concerns about their products and services

(NOTE: Consumer-action panels are formed by trade associations and are made up of members who are knowledgeable about consumer affairs.)

B. Arbitration services — Provide a voluntary means of settling complaints by appointing an impartial person or panel to listen to both sides before reaching a decision that is binding on both parties

C. Consumer-affairs departments — Provide a means of communication between a firm and its customers

D. Citizens' organizations — Provide a means of supporting consumer needs through use of group power strategies

(NOTE: Citizens' organizations are formed at national, state, and local levels.)

INFORMATION SHEET

XI. Characteristics of small-claims court

- A. Provides settlement for cases that involve small amounts of money
- B. Requires no attorney
- C. Offers opportunity to settle legal dispute at a relatively small fee
- D. Offers an informal atmosphere
- E. Provides settlement of case usually within a few weeks

XII. Situations for which legal counsel is recommended (Assignment Sheet #4)

- A. Entering into a contract for the sale or purchase of real estate
- B. Entering into a sales contract involving a large sum of money
- C. Carrying out adoption proceedings
- D. Appearing in court as plaintiff or defendant
- E. Filing income tax returns if there is any possibility that the return will be questioned or if there are nonstandard deductions involved

  (NOTE: Either an accountant or an attorney can perform this service.)
- F. Bringing charges or accusations against another person or defending charges brought against you
- G. Drawing up wills, settling estates, or setting up trusts
- H. Entering into or setting up any type of business

XIII. Factors that can contribute to bankruptcy (Assignment Sheet #5)

- A. Poor money management

  EXAMPLE: Unwise use of credit
- B. Unemployment
- C. Personal catastrophe

  EXAMPLE: Extended personal illness without adequate health insurance

INFORMATION SHEET

D. Unwise or poor investment

EXAMPLES: Business failure, stock market loss

E. Unfavorable economic conditions

EXAMPLES: Depression, stock market decline, recession

CONSUMER PROTECTION
UNIT I

ASSIGNMENT SHEET #1 — EVALUATE A PURCHASE

NAME ______________________________ SCORE ______________

An informed shopper is a wise consumer. Be careful to buy quality merchandise from a reputable merchant. Be sure to check advertisements, compare brands, and compare prices. If precautions are taken before a purchase is made, there will be fewer times when poor quality merchandise is bought.

Evaluate a purchase that you made recently by completing the chart provided on the following pages.

(NOTE: All the precautions listed may not apply to the item that you purchased. If a precaution is not applicable to the item purchased, write *NA* in the *Reasons* column.)

ASSIGNMENT SHEET #1

ITEM PURCHASED______________________________

PLACE OF PURCHASE______________________________

COST OF ITEM______________________________

I did	I did not	Precautions	Reasons I Did or Did Not Take Precautions
		If item was on sale, I checked the original price to compare.	
		If item was on sale, I shopped the early days for best selection.	
		I went to a store with a good reputation.	
		I shopped for the item at several stores for the best prices.	
		I felt that salesperson was being honest, and I was alert to deceptive practices.	
		I looked for warranties and guarantees if appropriate.	
		I read the contract (if there was one) and asked questions if I felt I needed to.	
		I researched the item ahead of time if necessary.	
		I decided on things such as quantity, color, price range, or style before shopping.	
		I decided how much I could afford to spend in my budget.	
		If I bought on credit, I figured the total cost (interest and original cost).	
		I checked for fit or size in clothes, furniture, or machinery.	

ASSIGNMENT SHEET #1

I did	I did not	Precautions	Reasons I Did or Did Not Take Precautions
		If possible, I tested for size before leaving the store.	
		I shopped after making a decision rather than buying impulsively.	
		I checked to make sure that item could be returned.	
		I checked to see if there was a delivery or installation charge.	

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CONSUMER PROTECTION
UNIT I

ASSIGNMENT SHEET #2 — EVALUATE A WARRANTY

NAME ________________________________ SCORE ______________

Warranties provide product information and should be carefully compared when buying goods and services. Most warranties are in effect a specified amount of time. After this period of time, the manufacturer or seller has no obligation to the buyer. Very often, proof of purchase must be given to receive warranty service. To make best use of a product warranty, read it carefully to find out what is covered by the warranty.

Use the following case study to evaluate a warranty. Answer the questions in the spaces provided.

CASE STUDY

Tildy Wills bought a small tape recorder. She kept the warranty and wrote all the information requested.

Five months later the tape recorder broke. No sound would come from the speaker. Tildy read the warranty and found that it covered the tape recorder for twelve months.

Tildy took the recorder back to the store where she bought it. The store clerk told her that the recorder had to be sent back to the company with postage prepaid by the customer and in the original box. The clerk showed Tildy that this information was printed on the box and not on the warranty card.

A. 1. Who do you feel is responsible for fixing the tape recorder? ______________

____

2. Why do you feel this way? ______________________________

____

____

B. 1. Do you think that printing part of the warranty information on the box is fair?

____

2. Why do you feel this way? ______________________________

____

____

ASSIGNMENT SHEET #2

C. 1. If you were Tildy, would you still have the original box after five months? ____

____

2. Do you think the company's wanting the product shipped back in the original box is fair? ____

____

3. Why? ____

____

D. 1. If you were Tildy, would you buy another product made by this company? ____

____

2. Why? ____

____

____

CONSUMER PROTECTION
UNIT I

ASSIGNMENT SHEET #3 — WRITE A LETTER OF REDRESS

NAME ______________________________ SCORE ______________

What do you do when you buy a product and you have a problem with it? To solve the problem that you may have with a product, you need to complain to the right person at the right place.

A large number of consumer complaints are never answered because the consumer does not handle the complaint properly. Some consumers fail to explain the problem clearly, give the important facts and figures, or include a return address. When mailing a letter of redress, send it by registered mail. Then you will have a record of its delivery. A registered letter is hand delivered, and the receiver must sign for it.

PART I

Using your own paper, write a letter of redress. To write the letter, choose a product that you or your family has purchased recently that was not satisfactory.

ASSIGNMENT SHEET #3

EXAMPLE:

Use 8½-by-11-inch paper paper

Letter:

Middle of page about 14 lines down

Your return address

Your street address
Your city, state, ZIP Code
Date

4 blank lines after date

Inside company address

Customer Service Representative
Company name
Address
City, state, ZIP Code
(double space)
Dear Customer Service Representative:
(double space)

Part 1

I am writing about *(product name and model or service)* bought from (merchant, store) on date. I have enclosed a copy of my receipt.
(double space)

Part 2

My problem is: (tell what's wrong)
(double space)

Part 3

I know your company wishes to provide quality products and service, so I know you would want to know of my dissatisfaction. I will look forward to getting this complaint resolved.
(double space)

Body of business letter is always single spaced except for double spacing between paragraphs

Sincerely,

Leave 4 blank lines blank for signature

Pat Doe ← *Sign name here*

Pat Doe ← *Type name*
(602) XXX-XXXX *Type phone number*

Envelope:

Pat Doe
Address
City, state, ZIP

STAMP

Customer Service Representative
Company name
Address
City, state, ZIP

ASSIGNMENT SHEET #3

PART II

Before mailing your letter, check it with the checklist that follows.

CHECKLIST	**YES**	**NO**
Envelope shows my name and full address along with the company address	_____	_____
(NOTE: Company address should be repeated from inside address given in letter.)		
Letter is neatly written or typed	_____	_____
I included my address and telephone number	_____	_____
Product name and model number are included	_____	_____
Place of purchase is given	_____	_____
Date of purchase is given	_____	_____
Copy of the receipt is enclosed (not the original)	_____	_____
The problem is stated in concise terms	_____	_____
Any pertinent *copies* of material such as labels or sample ads are enclosed	_____	_____
(NOTE: Be sure that these are *copies*; do not send the originals.)		
I have kept a copy of my letter of redress	_____	_____

Sample letter and checklist used with permission of the Arizona Department of Education, Instructional Materials Services.

CONSUMER PROTECTION
UNIT I

ASSIGNMENT SHEET #4 — HANDLE IMPROPER SALES TECHNIQUES

NAME ____ SCORE ________________

Have you ever purchased something and later wondered why? Did the salesperson present a sales approach that made you feel as if you must buy the product? Wise consumers protect themselves from such improper sales techniques by being informed and doing research on a product before buying.

Write the improper sales techniques used in the following case study. Also, describe how you would handle the situation.

CASE STUDY OF ED AND JULIE

Julie received a call from a man who said that he had gotten her name from Sue and Greg, neighbors of hers. Sue and Greg had told the salesman that Julie and her husband Ed were concerned about their family, which included one son, Rick, and would be interested in protecting their family against nuclear fallout.

When the salesman arrived, he seemed very friendly. He explained that he was a civil defense worker from a nearby town and was concerned about what would happen to people in the event of a nuclear war. He said that he hoped, by talking to people, he would be able to point out the dangers of radiation and perhaps save lives. He then told Julie and Ed of the danger of nuclear war and how they should be prepared. He also showed them large pictures of many dead and severely burned people, particularly small children, after exposure to nuclear radiation.

As he continued, the salesman asked questions such as, "How long have you lived in this house?" He was recording the information on forms, and when Julie asked about this, he explained it was a survey. He continued asking questions such as "Where do you work?" "What is your weekly take-home pay?" These answers were also recorded on the form.

After about an hour the salesman asked Julie and Ed if they thought there was any danger of nuclear fallout. The salesman showed them pictures of fallout shelters that he would recommend. From his experience and research, he felt one in particular was the best design. It could be installed on their property with very little money down. He explained how it would work and told Ed and Julie that Sue and Greg had recently had his company install the same shelter on their property. He further explained that Sue and Greg would get $100.00 if they (Julie and Ed) purchased the shelter that night! He also stated that it would be possible for Ed and Julie to receive half of their down payment as a rebate by simply giving him the names of friends whom they thought would be interested in seeing and purchasing the fallout shelter.

ASSIGNMENT SHEET #4

Julie and Ed were concerned, having seen the pictures and statistics; but the shelter was $6,000.00. They could not really discuss their finances with the salesman. When they hesitated, he began to pack his things. He asked Ed to sign the survey form so that Sue and Greg would get credit for the visit, and said he would call in the morning.

Neither Ed nor Julie could decide what to do. They discussed the problem and decided they would investigate other companies and compare prices and ask the salesman to call back in one week.

The salesman did not call the next day as he had promised. However, several days later Julie and Ed received a payment book from the Generous Finance Company for $8,020.00 — the cost of the shelter plus interest and taxes. Enclosed was a copy of the "survey" which, in fact, was a contract. At the bottom of the page it stated that the contract could be cancelled within three days of signing. However, it had already been a week since the salesman's visit, the only contact that Julie and Ed ever had with him. Construction on the shelter would begin in one week.

IMPROPER TECHNIQUE USED	HOW YOU WOULD HANDLE SITUATION

CONSUMER PROTECTION
UNIT I

ASSIGNMENT SHEET #5 — MAKE RECOMMENDATIONS FOR PREVENTING BANKRUPTCY

NAME ____ SCORE ________________

The Federal Bankruptcy Act, which dates back to 1898, gives a fresh start to individuals who are over their heads in debts. Chapter 13 of the Bankruptcy Act was added to the original Act in 1938, and is a court-supervised way to pay creditors with future earnings on a monthly schedule one can afford.

One should remember that bankruptcy is not an easy way out. There are fees that have to be paid such as the filing fee, attorney's fees, and the court fees. After one files bankruptcy it is sometimes hard to get credit.

Make recommendations for preventing bankruptcy by reading the situations provided and answering the following questions.

A. SITUATION #1

Bill and Freida Jones work at a manufacturing company. Their hourly wages are a couple of dollars above the minimum wage. They both enjoy the work but will admit that at the end of the day they are pretty tired. There are days when they are under a lot of pressure to meet certain demands. They have one child and would like to have another one soon. They applied for a loan from the factory's credit union. They have so many debts that it required more than one page to list them. They owe for two cars, their mobile home, credit card accounts, and most of their furniture and appliances.

1. Should this couple be trying to borrow money? ____________________

   Why? ____

   ____

   ____

2. What could possibly be happening to part of their income? ____________

   ____

   ____

3. Are there financial problems ahead for this couple? __________ If so, what do you think they are?

   ____

   ____

   ____

ASSIGNMENT SHEET #5

4. What recommendations would you make to Bill and Freida for them to avoid bankruptcy? Be specific.

____

____

____

B. **SITUATION #2**

Beth Adams is single and has to provide only for herself. She recently got a good job that doubled her yearly earnings. She was never able to spend within her income before, but thought it would be different with her new job.

Soon Beth finds herself in the same situation she was in before, heavily in debt. Beth owes about $3,000.00 for furniture, $10,000.00 for her new car, and about $3,000.00 on her many credit cards. There is just enough money to make all the payments.

1. What recommendations would you make to Beth to prevent her from having to declare personal bankruptcy?

____

____

____

____

____

____

2. Do you think Beth is very responsible with her spending? ______________

Explain your answer. ______________________________

____

____

CONSUMER PROTECTION
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Suggested answers for Improper Technique Used are given. Student answers for How You Would Handle the Situation should be completed to the satisfaction of the instructor.

IMPROPER TECHNIQUE USED	HOW YOU WOULD HANDLE SITUATION
Referral sales approach	Completed to satisfaction of instructor
Appealed to emotions of couple as parents by showing pictures	
Said contract was a survey	
Told of how friends would get money if they bought that night	
Asked them to sign immediately what he said was a "survey," but was actually a contract	
Couple were not given a copy of contract at time of signing	
Salesman states that he is saving lives, but he also makes sales	
Did promise to call back the next day, but did not call	
Did not give the amount of cost including interest	

Assignment Sheet #5 — Completed to the satisfaction of the instructor

CONSUMER PROTECTION
UNIT I

TEST

NAME ________________________________ SCORE ______________

1. Match terms associated with consumer protection to their correct definitions. Write the correct numbers in the blanks.

_____a. Court that simplifies and speeds up the handling of minor cases

_____b. Settlement of a dispute by a person or persons chosen to hear both sides and come to a decision

_____c. Person charged in legal action

_____d. Written guarantee of a product's quality and operation and of the maker's responsibility for replacing or repairing defective parts

_____e. Legal proceeding that declares a person unable to meet financial obligation and divides the person's assets among creditors

_____f. Suing party

_____g. Compensation for a wrong or loss

_____h. Actual rate of interest figured on a yearly rate

_____i. Binding agreement between two or more persons

_____j. Statement of approval for a person or product as in an advertisement

_____k. Legal action by one or more plaintiffs for themselves and all other persons who have suffered from the same situation

1. Endorsement
2. Annual percentage rate
3. Arbitration
4. Small-claims court
5. Bankruptcy
6. Warranty
7. Contract
8. Redress
9. Class action
10. Plaintiff
11. Defendant

2. Select from the following list situations that signal need for consumer protection. Write an "X" in the blank before each correct answer.

_____a. You appear to have been specially selected

_____b. You are given ample time to decide on product before contract is signed

TEST

_____c. You are given a chance to try product and then make decision about buying

_____d. You appear to be getting something for nothing

_____e. You are promised high earnings without work experience

_____f. You are given three days to cancel contract if product is sold at your home

_____g. Your home appears to have been selected to be a model demonstration unit

_____h. You are being pressured to decide right away

_____i. You are given a thorough explanation of the contract by the salesperson

3. Match types of improper sales techniques to their correct descriptions. Write the correct numbers in the blanks.

_____a. Products are mailed to an individual without request or consent

_____b. Consumers learn that there are other conditions for receiving prize

_____c. Promises are made that are not true

_____d. Companies falsely state or imply that products are endorsed or approved

_____e. Consumer intends to buy item that was advertised at a low price; but the seller, hoping to sell a more expensive item, downgrades the advertised item or indicates that the product is sold out

_____f. Salesperson uses the names of friends of the customer to influence a decision to buy

1. Unordered merchandise
2. False claim about features or consequences
3. Bait and switch
4. Referal sales approach
5. Contest winner or free goods
6. False testimonial, endorsement, or certification

4. Name five types of consumer protection.

a. ____

b. ____

c. ____

TEST

d. ______________________________

e. ______________________________

5. Select from the following lists guidelines that help consumers prevent problems. Write an "X" in the blank before each correct answer.

a. Before you buy

______1) Watch for sales and specials on products you use

______2) Make decision on what brands to buy before doing any shopping

______3) Read advertisements and other consumer information to get the facts

______4) Select product on first impression

______5) Compare product quality, prices, and services of different stores

______6) Consider only name brands

______7) Check for the best time of year to buy certain products

______8) Determine your needs and wants

______9) Compare quality and prices of different brands

b. When you buy

______1) Buy only products that are attractively displayed

______2) Deal only with business or individual who has a good reputation for service

______3) Compare credit costs

______4) Accept word of salesperson concerning warranties

______5) Read contract before signing, and know all facts

______6) Beware of salespeople who try to sell you more than you need or want

______7) Make sure the price is what you are willing and able to pay

______8) Take substitutions for sale item at salesperson's suggestion

______9) Make sure the product is exactly what you need and want

______10) Check guarantees and warranties for repair and/or replacement information

TEST

c. After you buy

_____1) Skim instruction booklet before trying new product

_____2) Date and file each warranty, contract, instruction booklet, and warning label

_____3) Take advice of a friend as to how product should operate

_____4) Use products properly, according to instructions and safety warnings

_____5) Return product to store where purchased if not satisfied

6. State three ways that consumers can report faulty products to manufacturers.

a. ____

____

b. ____

____

c. ____

____

7. Select from the following list guidelines for writing a letter of redress. Write an "X" in the blank before each correct answer.

_____a. Write a letter in pencil

_____b. Make reasonable requests

_____c. Send original items such as sales receipts and labels

_____d. Be persistent

_____e. Include specific facts about the product or service that is not satisfactory

_____f. Write the company a letter as soon as you know there is a problem

_____g. Use pretty, decorative stationary

_____h. Keep a copy of the letter and record dates and names of persons contacted

_____i. Direct your complaint to the right person at the right office

TEST

8. Match federal consumer protection laws to their correct descriptions. Write the correct numbers in the blanks.

______a. Lets consumers know exactly what the credit charges are on purchases and loans; credit cost must be stated both in dollars and cents and as an annual percent rate

______b. Requires that manufacturers label each new car, listing its suggested retail price, the price of any extras, and the total price

______c. Assures consumers of the safety, purity, and wholesomeness of food; safety and effectiveness of drugs; and safety of cosmetics

______d. Requires that certain facts such as net content, size of serving, and list of ingredients in order of decreasing weights, be made known to the consumer

______e. Protects children from dangerous goods, including dangerous toys; this law bans the shipment and sale of such dangerous items from state to state

______f. Requires that labels list such things as precautions for use and first-aid procedures in case of accidents

______g. Sets minimum standards for written warranties and states provisions for class-action suits if a warranty is not fulfilled

______h. Enables consumers to check information about themselves kept on file by a credit bureau; consumers may ask a credit bureau for the source of the information in their file and the names of those who have been given a credit report on the consumer within the past six months

______i. Requires labels on textiles to list fiber content by weight, and manufacturer's name and address

1. Fair Packaging and Labeling Act (Truth in Packaging)
2. Automobile Information Disclosure Act
3. Consumer Credit Protection Act (Truth in Lending)
4. Food, Drug, and Cosmetic Act
5. Fair Credit Reporting Act
6. Child Protection and Toy Safety Act
7. Textile Fiber Products Identification Act
8. Warranty-Federal Trade Commission Improvement Act
9. Federal Hazardous Substances Labeling Act

TEST

9. Select from the following list characteristics of state and local legislation for consumer protection. Write an "X" in the blank before each correct answer.

______a. May regulate policies for companies and institutions

______b. Usually county court clerk influences decisions concerning consumer protection legislation

______c. Usually each county regulates its own policies

______d. Vary widely across country

______e. Usually regulated by the corporation commission or attorney general's office

10. Match types of consumer protection groups to their correct functions. Write the correct numbers in the blanks.

______a. Provide a voluntary means of settling complaints by appointing an impartial person or panel to listen to both sides before reaching a decision that is binding on both parties

______b. Provide a means of supporting consumer needs through use of group power strategies

______c. Advise industries of consumer concerns about their products and services

______d. Provide a means of communication between a firm and its customers

1. Citizens' organizations
2. Arbitration services
3. Consumer-action panels
4. Consumer-affairs departments

11. Select from the following list characteristics of small-claims court. Write an "X" in the blank before each correct answer.

______a. Offers a limited schedule since court is held only in the afternoon

______b. Offers an informal atmosphere

______c. Offers opportunity to settle legal dispute at a relatively small fee

______d. Provides settlement of case usually within a few weeks

______e. Requires no judge to be present

______f. Requires no attorney

______g. Provides settlement for cases that involve small amounts of money

TEST

12. Describe situations for which legal counsel is recommended.

13. Name four factors that can contribute to bankruptcy.

    a.
    b.
    c.
    d.

(NOTE: Test questions 14-18 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

14. Evaluate a purchase.
15. Evaluate a warranty.
16. Write a letter of redress.
17. Handle improper sales techniques.
18. Make recommendations for preventing bankruptcy.

CONSUMER PROTECTION
UNIT I

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 270.)

1. (22 points)

a.	4	g.	8
b.	3	h.	2
c.	11	i.	7
d.	6	j.	1
e.	5	k.	9
f.	10		

2. (15 points)

a, d, e, g, h

3. (12 points)

a.	1	d.	6
b.	5	e.	3
c.	2	f.	4

4. (5 points)

Answer should include any five of the following

a. Personal knowledge of consumer rights
b. Personal knowledge of consumer information
c. Personal willingness to accept responsibility for consumer protection
d. Federal, state, and local laws
e. Consumer protection groups
f. Small-claims court
g. Legal counsel
h. Bankruptcy

ANSWERS TO TEST

5. (48 points)

   a. 1, 3, 5, 7, 8, 9

   b. 2, 3, 5, 6, 7, 9, 10

   c. 2, 4, 5

6. (6 points)

   Answer should include any three of the following

   a. Return product in accordance with warranty

   b. Write letter to the manufacturer or main office of company

   c. Contact the appropriate government agency or get help from a consumer organization

   d. Take legal action

7. (18 points)

   b, d, e, f, h, i

8. (18 points)

   a. 3
   b. 2
   c. 4
   d. 1
   e. 6
   f. 9
   g. 8
   h. 5
   i. 7

9. (9 points)

   a, d, e

10. (8 points)

    a. 2
    b. 1
    c. 3
    d. 4

ANSWERS TO TEST

11. (15 points)

b, c, d, f, g

12. (8 points)

Description should include the following

a. Entering into a contract for the sale or purchase of real estate

b. Entering into a sales contract involving a large sum of money

c. Carrying out adoption proceedings

d. Appearing in court as plaintiff or defendant

e. Filing income tax returns if there is any possibility that the return will be questioned or if there are nonstandard deductions involved

f. Bringing charges or accusations against another person or defending charges brought against you

g. Drawing up wills, settling estates, or setting up trusts

h. Entering into or setting up any type of business

13. (4 points)

Answer should include any four of the following

a. Poor money management

b. Unemployment

c. Personal catastrophe

d. Unwise or poor investment

e. Unfavorable economic conditions

14. Completed to the satisfaction of the instructor (18 points)

15. Completed to the satisfaction of the instructor (19 points)

16. Completed to the satisfaction of the instructor (15 points)

17. Completed to the satisfaction of the instructor (18 points)

18. Completed to the satisfaction of the instructor (12 points)

RECORD KEEPING
UNIT II

UNIT OBJECTIVE

After completing this unit, the student should be able to organize the important records in his or her life. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. State uses of different storage locations for important records.
2. Match records to their correct purposes for keeping.
3. List records and information that should be carried in purse or wallet.
4. Arrange in order the steps in organizing records.
5. Select from a list records that may be affected by a change in marital status.
6. Select from a list facts about safe-deposit boxes.
7. Locate important records.
8. Evaluate organization skills.

RECORD KEEPING
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities

   A. Order materials to supplement unit.

   B. Provide students with objective sheet.

   C. Discuss unit and specific objectives.

   D. Provide students with information and assignment sheets.

      1. Introduce unit by reading the following story. Ask the students what this family could do to prevent this situation.

WHERE IS IT?

Everyone at the Johnson house is in a dither. Jess Johnson cannot find his new insurance policy, which was sent to him a few weeks ago. He must have the policy for completing a form at work. Mrs. Johnson is dumping everything out of the wastebasket in an unsuccessful attempt to find the missing policy.

"Why don't you check in the drawers?" suggests Mrs. Johnson, as she begins to go through the things on top of the coffee table.

"Jimmy! calls Mrs. Johnson. "Will you come help us look for the insurance policy?"

"What does it look like?" ask Jimmy.

"It's in a large white envelope," replies Mrs. Johnson.

"Well, I've found last October's bank statement," says Jess. "I wonder what it was doing there!"

"Is this it?" asked Jimmy.

"Let me see," says Jess. "No, that's not it; but that is the copy of our will that I was looking for the other day. It really should be kept in a safe place."

"And here is your social security card being used as a bookmark, Jess," says Mrs. Johnson. "I wonder how we ever get things scattered all over the house."

      2. Have a display of records. Allow the students to discuss whether the records are important, where would be a good place to store the records, and how long records should be kept.

SUGGESTED ACTIVITIES

3. Emphasize to students that they have important records that should be kept in a proper place.

E. Discuss information and assignment sheets.

1. When discussing Sections II and III, ask students to put a check beside the records listed that they have. Show examples of records.
2. Emphasize in Section II the importance of proper storage. Have a display of various types of home files such as a small file cabinet, file box or fireproof box. Using an office supply catalog, show students examples of record storage. Help students do Assignment Sheet #1 by listing on the chalkboard records that they might have.
3. Emphasize the importance of each type of record discussed in Section III.
4. When discussing Section IV, assign Assignment Sheet #2 as a home project.
5. Emphasize in Section V the way each record will be affected by a change in marital status.
6. Arrange for a field trip to a bank after discussing Section VI so that students can see a safe-deposit box. Ask an official of the bank to explain the bank's policy for the use of safe-deposit boxes.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Locate Important Records
2. Assignment Sheet #2 — Evaluate Organization Skills

E. Answers to assignment sheets

F. Test

G. Answers to test

SUGGESTED ACTIVITIES

III. Unit references

A. Blackwell, Dorothy G. *The Papers in Your Life.* Oklahoma State University Extension Facts, No. FL T4302. Stillwater, Oklahoma, 1971.

B. Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

C. Sellers, Beulah E., Warnke, Roman F., and Eugene D. Wyllie. *Consumer Decision Making.* Dallas, Texas: South-Western Publishing Co., 1977.

RECORD KEEPING
UNIT II

INFORMATION SHEET

I. Uses of different storage locations for important records (Assignment Sheet #1)

   A. Safe-deposit box — Used for records that would be difficult or impossible to replace

   B. File in the home — Used for records that are referred to often or that can be replaced with little bother

   C. Purse or wallet — Used for records that are needed when you are away from home, such as those needed for identification

II. Records and purpose for keeping

   A. Records kept in safe-deposit box

      1. Birth certificates and adoption papers — Provide information needed to prove age and legal custody of minor children

      2. Church records — Provide (in most cases) acceptable evidence of birth date when obtaining a birth certificate

      3. Citizenship papers — Prove eligibility to vote, to obtain certain jobs, and to obtain passports

         (NOTE: Citizenship papers are obtained when one becomes a citizen of another country.)

      4. Marriage records — Provide proof of marriage to collect insurance and social security and to settle estates

      5. Divorce certificates — Clear legal requirements for remarriage

      6. Military records — Show proof of service

         (NOTE: These include orders to active duty, commissions, medical treatment or disability, and papers connected with claims for benefits. They include all documents connected with the G.I. Bill for Education.)

      7. Property title or deed — Provide proof of ownership and clear title and should be kept until property is sold

      8. Abstract of title — Proves clear title for ownership of property

      9. Household inventories — Provide information to establish value of goods and for identification of goods needed for insurance claims

      10. Copyright and patent certificates — Show ownership of rights

INFORMATION SHEET

11. Government bond information — Provides information needed for replacement of lost bonds

    (NOTE: Information should include date issued, complete serial number, denomination, and co-owner, if any.)

12. Evidence of debt — Shows amount owed to you or amount you owe

    EXAMPLES: Mortgages, installment contracts, liens, promissory notes

B. Records kept in household file

1. Employment records — Provide information needed to obtain retirement and other job benefits; also aids in completing employment applications

   (NOTE: Proof of spouse's earnings may be necessary for several purposes, including possible estate-tax savings.)

2. Education certificates or diplomas — Give evidence of qualifications for certain work

3. Wills — Aid in the satisfactory settlement of an estate

4. Vehicle titles — Show ownership for borrowing money or selling; must have in order to buy tag

5. Guarantees and warranties — Provide proof that an item is under warranty and that it is guaranteed

6. Health records — Show record of immunizations, accidents, diseases, and illnesses

7. Instruction books — Provide information needed for proper care and use of appliances

   (NOTE: Keep instruction book until appliance is sold or discarded.)

8. Insurance policies — Provide easy access of company's name, policy number, name of person and property insured, kind of insurance, date purchased, expiration date, coverage, and benefits

9. Family business information — Should include how checking and savings account are owned and in what banks; where and in whose name the safe-deposit box is held, the number of the box, and the location of the key; a list of names of financial advisors, lawyers, insurance agents, executors of wills, clergymen, doctor(s), and stock broker(s)

INFORMATION SHEET

10. Bank records — Show proof of payments and deposits

    (NOTE: Canceled checks for utility bills, charge accounts, and other operational expenses need not be kept after the next month's bills come and show payment of previous bills.)

11. Investment information — Provides for easy reference and for tax and estate planning purposes

12. Credit card information — Provides information for reporting stolen or lost cards

    (NOTE: In case of loss or theft, immediately notify the nearest office of the company by telephone or telegraph. Give your name, address, number of card, where and when you think it was lost or stolen, and whether you reported the loss to the police. Follow up with a letter giving the same information.)

13. List of items in safe-deposit box — Provides a quick reference for items stored in safe-deposit box

14. Receipts and receipted bills — Provide proof of payment and amount owed

15. Tax-return information — Provides a record as to amount of taxes paid and amount of return

16. Passport — Allows travel in most foreign contries

III. Records and information that should be carried in purse or wallet

    A. Identification

       (NOTE: This information should include your name, address, and telephone number, and information about persons to contact in case of an emergency. Make certain that one of the persons is not likely to be with you.)

    B. Medical information

       (NOTE: If you are diabetic, epileptic, or allergic to certain drugs, carry this information with you. Also carry your blood type; your doctor's name, address, and telephone number; and the name of your hospital.)

    C. Driver's license

    D. Social security card

    E. Credit cards

    F. Membership cards

INFORMATION SHEET

IV. Steps in organizing records (Assignment Sheet #2)

A. Locate all papers

B. Sort through and throw away unnecessary papers

(NOTE: Be very careful about throwing records away. Keep some indefinitely, others three to six years, some one year, and others until the next statement comes.)

C. Store in a well-organized manner

(NOTE: For at-home storage, the ideal place is in a file cabinet with file folders and dividers.)

D. Tell appropriate others where the records are kept

(NOTE: It is important that someone else know where records are kept. In the event of your death, arrangements must be made. Knowing where certain records are kept can be a big help to the person making those arrangements.)

V. Records that may be affected by a change in marital status

A. Tax deduction forms

B. Bank accounts

C. Insurance policies

D. Wills

E. Social security

F. Titles and deeds

G. Driver's license

VI. Facts about safe-deposit boxes

A. Are rented from bank or other institution

(NOTE: Safe-deposit boxes are normally located in bank vaults. Rent will vary according to institution and to size of box. Sizes can range from 3" × 5" to 10" × 10" and are usually 21 inches long. Vacation boxes are available on a weekly or monthly basis; these are safe-deposit boxes to store valuables while you are away from home for a short length of time.)

B. Provide for storage of valuables that cannot be kept safely in the home or office

EXAMPLE: Safe-deposit boxes provide protection against burglary and fire.

INFORMATION SHEET

C. Require two keys for opening

(NOTE: A customer who rents a box is given a key to that box, and the bank has a master key. Both keys are necessary to unlock the box; neither one alone will unlock it. A bank cannot open a private safe-deposit box without a court order. In case of a customer's lost key, the bank may in the presence of witnesses and legal representatives of the renter have a locksmith drill the lock to open it. Services of a locksmith are often very expensive.)

D. Will be opened only after renter signs a signature card for each entry

E. Are sealed by the bank in the event of the death of one of the renters

EXAMPLE: If a box is rented by two people and either one of them dies, the bank seals the safe-deposit box.

(NOTE: In some states, including Oklahoma, this is the law. Do not store in a safe-deposit box any records needed for making funeral arrangements.)

RECORD KEEPING
UNIT II

ASSIGNMENT SHEET #1 — LOCATE IMPORTANT RECORDS

NAME ______________________________ SCORE ______________

As a high school student you have important records. On the day you were born, a very important record was completed: your birth certificate. As you grew older, you acquired other important records such as an immunization record, social security card, and driver's license.

PART I

Organize the important records in your life by completing the following chart.

(NOTE: Give this careful thought. You should be able to think of several important records.)

TYPE OF RECORD	LOCATION
EXAMPLE: Driver's license	Wallet

ASSIGNMENT SHEET #1

PART II

A. Are your records stored properly? ____________

B. If not, which ones are not and where should they be stored? ________________________

____

____

____

____

____

____

____

RECORD KEEPING
UNIT II

ASSIGNMENT SHEET #2 — EVALUATE ORGANIZATION SKILLS

NAME ____ SCORE ________________

A normal family handles an average of 1,000 bills, checks, receipts, letters, and other documents a year. Even though most lost papers can be replaced, their replacement may cost time and money, and cause annoyance. Frustration and frantic searches for a needed document can be avoided when family papers and records are in order.

A convenient business center that provides adequate files for papers to be kept at home makes it a simple matter to sort and store the family's records safely, as well as to provide a place where they can be easily found.

Evaluate your organization skills by answering the following questions about your family's records.

		YES	NO
A.	Do all members of your family have copies of their birth certificates?	_____	_____
B.	Do you have an up-to-date inventory of all household possessions?	_____	_____
C.	Do you have a record of your important valuable papers?	_____	_____
D.	Do you keep deeds, mortgages, bonds, notes, and other valuable papers in a safe-deposit box or safe place?	_____	_____
E.	Do you have a place to keep all guarantees and warranties?	_____	_____
F.	Do you have a place to file canceled checks?	_____	_____
G.	Do you have identification in your wallet?	_____	_____
H.	Do you carefully check bank statements against check stubs and cancelled checks?	_____	_____
I.	Do you and other family members have a will?	_____	_____
J.	Does someone outside your immediate family know where your valuable papers are kept?	_____	_____
K.	Do you know where all the family insurance policies are kept?	_____	_____
L.	Can you locate a record of all property owned by the family?	_____	_____

ASSIGNMENT SHEET #2

		YES	NO
M.	Could you provide bills, receipts, and records if the Internal Revenue Service audited a tax return?	____	____
N.	Do you have a safe-deposit box?	____	____

O. What action do you think you or your family should take for those questions which you answered "no"?

____

____

____

____

____

____

____

____

____

____

RECORD KEEPING
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

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RECORD KEEPING
UNIT II

TEST

NAME ______________________________ SCORE ____________

1. State uses of different storage locations for important records.

   a. Safe-deposit box — ______________________________
   ____

   b. File in the home — ______________________________
   ____

   c. Purse or wallet — ______________________________
   ____

2. Match records to their correct purposes for keeping. Write the correct numbers in the blanks.

Records kept in safe-deposit box

______a. Provide proof of ownership and clear title and should be kept until property is sold

______b. Provide information needed to prove age and legal custody of minor children

______c. Provide (in most cases) acceptable evidence of birth date when obtaining a birth certificate

______d. Prove eligibility to vote, to obtain certain jobs, and to obtain passports

______e. Show ownership of rights

______f. Clear legal requirements for remarriage

______g. Shows amount owed to you or amount you owe

______h. Provides information needed for replacement of lost bonds

______i. Provide information to establish value of goods and for identification of goods needed for insurance claims

______j. Show proof of service

______k. Provide proof of marriage to collect insurance and social security and to settle estates

______l. Proves clear title for ownership of property

1. Church records
2. Government bond information
3. Divorce certificates
4. Copyright and patent certificates
5. Military records
6. Evidence of debt
7. Citizenship papers
8. Property title or deed
9. Birth certificates and adpotion papers
10. Marriage records
11. Abstract of title
12. Household inventories

TEST

Records kept in household file

______a. Aid in the satisfactory settlement of an estate

______b. Show ownership for borrowing money or selling; must have in order to buy tag

______c. Provides a quick reference for items stored in safe-deposit box

______d. Show record of immunizations, accidents, diseases, and illnesses

______e. Provide information needed for proper care and use of appliances

______f. Provide easy access of company's name, policy number, name of person and property insured, kind of insurance, date purchased, expiration date, coverage, and benefits

______g. Should include how checking and savings account are owned and in what banks; where and in whose name the safe-deposit box is held, the number of the box, and the location of the key; a list of names of financial advisors, lawyers, insurance agents, executors of wills, clergymen, doctor(s), and stock broker(s)

______h. Show proof of payments and deposits

______i. Give evidence of qualifications for certain work

______j. Provides information for reporting stolen or lost cards

______k. Provide proof that an item is under warranty and that it is guaranteed

______l. Provide proof of payment and amount owed

______m. Provides a record as to amount of taxes paid and amount of return

______n. Allows travel in most foreign countries

______o. Provide information needed to obtain retirement and other job benefits; also aids in completing employment applications

______p. Provids for easy reference and for tax and estate planning purposes

1. Tax-return information
2. List of items in safe-deposit box
3. Bank records
4. Insurance policies
5. Credit card information
6. Vehicle titles
7. Wills
8. Investment information
9. Passport
10. Receipts and receipted bills
11. Guarantees and warranties
12. Instruction books
13. Health records
14. Family business information
15. Employment records
16. Education certificates or diplomas

TEST

3. List four records and items of information that should be carried in purse or wallet.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

4. Arrange in order the steps in organizing records. Write a "1" before the first step, a "2" before the second step, and so on.

_____a. Sort through and throw away unnecessary papers

_____b. Tell appropriate others where the records are kept

_____c. Locate all papers

_____d. Store in a well-organized manner

5. Select from the following list records that may be affected by a change in marital status. Write an "X" in the blank before each correct answer.

_____a. Birth certificate

_____b. Social security

_____c. Bank accounts

_____d. Job description

_____e. Insurance policies

_____f. Driver's license

_____g. Tax deduction forms

_____h. Gross salary

_____i. Titles and deeds

_____j. Wills

TEST

6. Select from the following list facts about safe-deposit boxes. Write an "X" in the blank before each correct answer.

_____a. Require two keys for opening

_____b. Provide for storage of valuables that cannot be kept safely in the home or office

_____c. Have access twenty-four hours a day

_____d. Are rented from bank or other institution

_____e. Are a good place for keeping will

_____f. Are sealed by the bank in the event of the death of one of the renters

_____g. Will be opened only after renter signs a signature card for each entry

_____h. Can be opened only by a spouse in the event of the death of that person's husband or wife

(NOTE: Test questions 7 and 8 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

7. Locate important records.

8. Evaluate organization skills.

RECORD KEEPING
UNIT II

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 145.)

1. (12 points)

   a. Safe-deposit box — Used for records that would be difficult or impossible to replace

   b. File in the home — Used for records that are referred to often or that can be replaced with little bother

   c. Purse or wallet — Used for records that are needed when you are away from home, such as those needed for identification

2. (56 points)

   Records kept in safe-deposit box

a.	8	e.	4	i.	12
b.	9	f.	3	j.	5
c.	1	g.	6	k.	10
d.	7	h.	2	l.	11

   Records kept in household file

a.	7	e.	12	i.	16	m.	1
b.	6	f.	4	j.	5	n.	9
c.	2	g.	14	k.	11	o.	15
d.	13	h.	3	l.	10	p.	8

3. (4 points)

   Answer should include any four of the following

   a. Identification

ANSWERS TO TEST

b. Medical information

c. Driver's license

d. Social security card

e. Credit cards

f. Membership cards

4. (8 points)

   a. 2

   b. 4

   c. 1

   d. 3

5. (20 points)

   b, c, e, f, g, i, j

6. (16 points)

   a, b, d, f, g

7. Completed to the satisfaction of the instructor (14 points)

8. Completed to the satisfaction of the instructor (15 points)

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to select housing to fit a particular situation. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with selecting housing to their correct definitions.
2. List sources of housing information.
3. List housing alternatives.
4. List factors to consider in selection of housing.
5. Arrange in order steps in renting or leasing housing.
6. Arrange in order steps in buying housing.
7. Select from a list possible moving expenses.
8. List major household areas requiring maintenance.
9. Select from a list home maintenance guidelines.
10. Distinguish among seasonal maintenance tasks.
11. Evaluate housing alternatives.
12. Check home safety.
13. Determine maintenance needs of a home.
14. Make a home improvement plan.

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

1. *Housing Alternative Slides.* Thirty-two slides, color, Oklahoma State Department of Vocational and Technical Education, Stillwater, Oklahoma 74074, 1978.

2. Teaching Kit — *Let's Get Moving.* Includes duplicating masters, posters, and other literature on moving, United Van Lines, 1981. Available from United Van Lines, No. 1 United Drive, Fenton, Missouri 63026. Phone 800/325-3870.

B. Provide students with objective sheet.

C. Provide students with information and assignment sheets.

D. Discuss unit and specific objectives. Emphasize the range of housing alternatives, each with advantages and disadvantages to weigh in making selection and maintenance decisions.

EXAMPLES: Show *Housing Alternative Slides* to spark interest in the variety of housing and to illustrate Information Sheet, Section III.

Have students identify examples of local housing alternatives to emphasize their availability. Ask for student recall, use classified ads, or arrange field trip.

E. Discuss information and assignment sheets.

1. Emphasize the usefulness of sources that furnish available housing information. Have students use Section II and poll five people, asking them: "How did you locate your present housing?"

2. Assist students to realize the many variables that should be considered in selection of housing; relate Sections III, IV, V, and VI, and Assignment Sheets #1 and #2.

EXAMPLES: Arrange for a panel, and have members explain their choices of housing.

Invite a real estate agent to emphasize that choices must be made in housing selection and that no alternative is perfect. Ask agent to show examples of contracts and leases.

Have students collect illustrations of housing alternatives that are new or unfamiliar to them.

SUGGESTED ACTIVITIES

3. Introduce the idea that careful selection of housing helps to prevent repetitive relocations. Use Section VII to reinforce expenses that can be expected with moves.

   EXAMPLES: Ask panel members to relate their moving costs and how they could be limited.

   Invite representative from moving company to point out expenses faced by customers.

   Contact utility companies to determine costs of their deposits.

   Have students calculate the cost of needed services required for their first move.

4. Focus on the role of maintenance and improvement in housing selection; use Sections VIII, IX, and X, and Assignment Sheets #3 and #4.

   EXAMPLES: Ask panel members to point out maintenance and improvement considerations they have faced.

   Invite woodshop instructor to point out basic tools needed for "do-it-yourself" home maintenance.

   Invite home-remodeling contractor to point out factors that affect decisions regarding need for professional help.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Evaluate Housing Alternatives
2. Assignment Sheet #2 — Check Home Safety
3. Assignment Sheet #3 — Determine Maintenance Needs of a Home
4. Assignment Sheet #4 — Make a Home Improvement Plan

SUGGESTED ACTIVITIES

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Blackwell, Dorothy. *Checklist for Home Safety and Checklist for Fire Safety.* Oklahoma State University Extension Facts, No. FLA 4408 0279 and No. FLA 4405 0778. Stillwater, Oklahoma: 1979.

B. Boardman, Charles C., et. al. *Consumer Education.* Encino, California: Glencoe Publishing Company, 1979.

C. Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

D. Guthrie, Virginia, et al. *The Home.* St. Louis, Missouri: Webster Division, McGraw-Hill Book Company, 1979.

E. McClintock, Michael. *The Homeowner's Handbook.* New York: Charles Scribner's Sons, 1980.

F. Sawatzky, Joyce. *Housing and Home Furnishings.* Stillwater, Oklahoma: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

G. Sherwood, Ruth F. *Homes Today and Tomorrow.* Peoria, Illinois: Charles Bennett Publishing Company, 1981.

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Custom-built house — Housing that is designed by an architect for a person or family wanting to build; usually most expensive type of housing and often takes longer to plan and build than other types

B. Tract house — Housing built on a lot in a large area of land developed by one company using only a few house plans to control costs and to streamline work

C. Modular house — Housing partially built at a factory and then moved in sections for completion on the building site

D. Mobile home — Transportable structure built on a chassis and designed to be used as a dwelling unit with or without a permanent foundation

E. Cooperative — Form of ownership through the purchase of shares of stock in multiple-unit housing complex

(NOTE: The resident occupies but does *not* own the unit. Instead of owning the unit, the resident owns a share of stock in the corporation.)

F. Condominium — Apartment or house owned by the resident, who shares ownership of common areas and facilities with other residents in multiple-unit project

(NOTE: Common areas include gardens, swimming pools, and lobbies.)

G. Duplex — Two separate housing units sharing a common wall, under a single roof

H. Town house (row house) — Series of individual housing units that have their own front and back walls but share sidewalls with neighbors

I. Home maintenance — Care that is necessary to keep a home in good repair; also applies to periodic replacement of necessary equipment or structural elements that no longer function efficiently

J. Home improvement — Changes made to housing that substantially and permanently increase the value of the property

II. Sources of housing information

A. Friends and relatives

INFORMATION SHEET

- B. Newspapers
- C. Weekly shopping or neighborhood newspapers
- D. Rental agencies
- E. Signs posted on premises
- F. Real estate agencies
- G. Chambers of Commerce
- H. Special service agencies

  EXAMPLES: Universities may help students; companies may help employees.

III. Housing alternatives

- A. Single-unit housing
  1. Custom-built
  2. Tract
  3. Modular or kit home
  4. Mobile home
  5. Older or preowned
  6. Owner-built
- B. Multiple-unit housing
  1. Cooperative
  2. Condominium
  3. Apartment
  4. Duplex
  5. Rented room
  6. Town house
  7. Dormitory

INFORMATION SHEET

IV. Factors to consider in selection of housing (Assignment Sheet #1)

(NOTE: These guidelines are somewhat similar for buying or renting housing.)

A. Family needs, values, and goals

EXAMPLES: Does the housing provide for necessary "work space"?

Does the housing have the necessary and properly laid-out space to fulfill the needs of family, private, and group life?

B. Budget

C. Site

(NOTE: Avoid locations in flood areas and in prevailing winds carrying noxious odors from factories. If possible, site should offer privacy, space for family recreation, and a pleasant view.)

D. Neighborhood characteristics

(NOTE: The location and character of the neighborhood are even more important considerations for homebuyers than for renters. Neighborhoods with owner-occupied homes tend to be relatively stable in value.)

E. Exterior appearance

F. Improvement needs (Assignment Sheet #4)

EXAMPLES: Remodel kitchen; add a family room

G. Maintenance needs

EXAMPLES: Large exterior area that will require periodic painting; lawn too large to mow easily

H. Convenience

EXAMPLE: Transportation needs and distance from jobs, grocery stores, shopping centers, churches, schools, recreational areas, and medical facilities

I. Provision and adequacy of utilities and services

EXAMPLES: Water supplies, sewage, electric power, telephone service, streets, police and fire protection

INFORMATION SHEET

J. Governmental jurisdiction

(NOTE: This influences the amount of taxes you will pay and the kind and quality of community services you get for your money. Communities differ in respect to control of air pollution, noise, traffic, and development.)

K. Climate

V. Steps in renting or leasing housing (Assignment Sheets #1 and #2)

A. Decide on basic housing requirements

(NOTE: Be reasonable in estimating your space requirements. Space costs money.)

B. Decide on price range

C. Locate housing that meets your requirements

(NOTE: Study information about available housing. You will find that many units will not suit your basic requirements because the rent is too expensive or there are no furnishings. You will save time, gasoline, and patience by doing a little work in advance.)

D. Inspect premises carefully

E. Compare available housing

F. Study terms of the lease or agreement before signing

(NOTE: Read the entire document and be sure you understand all its terms. You may want to get someone else to read it before signing.)

VI. Steps in buying housing (Assignment Sheets #1 and #2)

A. Decide on housing requirements

B. Decide on price range

C. Choose a neighborhood

D. Make personal contact with homeowner or real estate agent

E. Inspect the housing alternative very closely

EXAMPLE: Attic, heating and cooling units, roof, and foundation

INFORMATION SHEET

F. Ask an expert to check the housing alternative

(NOTE: From visual inspection, one can tell a lot about a housing alternative; but many times there are hidden defects that only an expert can detect. Although the services of an expert will usually cost money, it is probably worth the investment.)

G. Make an offer

(NOTE: In many cases the owner's asking price is set artifically high to allow for bargaining. When the owner accepts an offer, the owner or real estate agent draws up a contract and the buyer puts up "earnest money," a deposit to get the seller to hold the house until financing can be arranged. If buyer decides not to buy, the deposit may be lost.)

H. Investigate types of financing available

I. Close the deal

VII. Possible moving expenses

A. Finder's fee

(NOTE: This could be the amount paid to an agency that helps locate housing.)

B. Mover's fee

(NOTE: The price varies depending upon the method used. The expense is much less if one is able to rent a truck and does the loading and unloading of the furniture.)

C. Deposits

EXAMPLE: Cleaning, utility deposits

(NOTE: A deposit is required to ensure payment of bills and proper treatment of rental property. Keep all receipts to ensure a refund when you move out.)

D. Temporary housing

E. Cleaning supplies

EXAMPLES: Rug-cleaner rental, soaps, window cleaner

(NOTE: When there is a shortage of housing, one may not be able to be particular. It may be necessary to do your own cleaning before moving in.)

INFORMATION SHEET

F. Furniture rental

(NOTE: If one will be living in an area temporarily, renting furniture is an option.)

G. Window treatments

EXAMPLES: Curtains, shutters, window shades

(NOTE: Many times the previous owners may not leave the window treatments.)

VIII. Major household areas requiring maintenance (Assignment Sheet #3)

A. Interior

EXAMPLES: Appliances such as refrigerator and freezer, dishwasher, garbage disposal, range, clothes washer, and clothes dryer; fans and vents; doors and windows; hardware; floors, walls, and ceilings; fireplace; stairs

B. Exterior

EXAMPLES: Chimneys, roofing, flashings, gutter system, vents and louvers, siding, doors and windows, foundation, decks and/or porches, lawn, patio, driveway, area drainage, fencing, steps, sidewalks

C. Mechanical system

EXAMPLES: Electrical system, plumbing, humidifiers, water heaters, heating and cooling systems

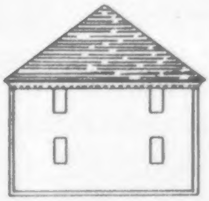
IX. Home maintenance guidelines (Assignment Sheet #3)

(NOTE: A systematic check of your home on a regular schedule will help prevent costly repair jobs and promote safety. Changing air filters and oiling motors as directed by manufacturer will also prevent costly repairs.)

A. Anticipate how styling of house affects amount and type of maintenance needed

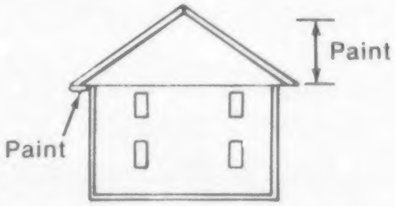
EXAMPLE: A hip-roof line requires less painting than a roof with a gable end (Figures 1 and 2)

FIGURE 1



Hip-roof Line

FIGURE 2



Gable End

INFORMATION SHEET

B. Repair minor problems before they become major problems

C. Plan maintenance tasks according to seasonal conditions

EXAMPLES: Major exterior painting may be easier in the summer with longer days.

Although roof repair can be necessary at any time, it is most often necessary in spring after alternate freezing and thawing of moisture have caused damage.

D. Assess tools and expertise needed for maintenance tasks

EXAMPLE: While many maintenance jobs such as cleaning leaves from gutters can be finished without the aid of expensive tools, other maintenance jobs such as putting a new roof on the house may require special tools and knowledge.

X. Seasonal maintenance tasks (Assignment Sheet #2)

(NOTE: It is better to perform some maintenance tasks during certain seasons. Other tasks may be performed during any season.)

A. Spring maintenance

1. Remove storm windows and replace with screens

   (NOTE: Many times storm windows are permanently installed and removal is not necessary.)

2. Store winter tools and check to see that tools used in spring are in good working order

   EXAMPLES: Snow shovel, yard rake

3. Repair and replace outdoor living furniture

4. Check areas where freezing and thawing may have taken place and caused damage

   (NOTE: These could be where the chimney, skylight, or ventilating louvers join the roof of the house.)

5. Seed bare spots on the lawn

6. Aerate soil for garden spot

   (NOTE: Soil can be aerated by using a rotary tiller or shovel.)

INFORMATION SHEET

7. Clean gutters of leaves and trash
8. Check cooling system

B. Summer maintenance

1. Water grass and mow lawn on a regular basis

   (NOTE: In many areas during the hot summer months, watering lawns is prohibited because of water shortages.)

2. Water and weed vegetable and flower garden regularly
3. Paint or do other major tasks that need long periods of sunshine
4. Install storm windows for air-conditioned area

C. Fall maintenance

(NOTE: In many instances fall maintenance jobs are the opposite of spring jobs.)

1. Remove screens and replace with storm windows

   (NOTE: Clear sheets of plastic can be used if storm windows are too expensive.)

2. Store garden and yard tools and put winter tools in a convenient place
3. Add or remove plants
4. Rake dead leaves

   (NOTE: Dead leaves make excellent mulch.)

5. Check heating systems

INFORMATION SHEET

D. Winter maintenance

(NOTE: During the winter months it is difficult to do very much outside maintenance, so more time can be devoted to inside work. This is a good time to do things such as make curtains, refinish furniture, or get summer tools in good working order.)

1. Check house for tightness against cold wind and moisture

   (NOTE: On a windy day examine all windows and doors to see if you can feel any cold wind entering. Sometimes the movement of curtains or draperies will indicate that air is coming in.)

2. Shovel or plow snow

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

ASSIGNMENT SHEET #1 — EVALUATE HOUSING ALTERNATIVES

NAME ______________________________ SCORE ______________

At different times in your life, you will most likely choose different types and styles of housing. Your choices will probably be compromises based on what you need and want, what you can afford, and what is available. You may want a country mansion, but your budget may demand a suburban apartment. You may want a three-bedroom cooperative, but there may not be any cooperatives in your area. You may want a two-story Colonial style house, but the only house for sale in the neighborhood you have chosen may be ranch style. Such compromises present challenges, but knowledgeable home-hunters are able to meet these challenges and choose satisfying housing.

PART I

Evaluate housing alternatives by completing the following chart. Use home economics textbooks, interviews, and other resources to complete the chart.

HOUSING ALTERNATIVE	ADVANTAGE	DISADVANTAGE
Custom-built house		
Tract house		
Modular house		

ASSIGNMENT SHEET #1

HOUSING ALTERNATIVE	ADVANTAGE	DISADVANTAGE
Mobile home		
Older or preowned		
Cooperative		
Condominium		
Rental apartment		

ASSIGNMENT SHEET #1

HOUSING ALTERNATIVE	ADVANTAGE	DISADVANTAGE
Duplex		
Rented room		
Town house		
Dormitory		

ASSIGNMENT SHEET #1

PART II

Read the following situations and recommend appropriate housing. Remember the advantages and disadvantages from PART I.

(NOTE: More than one alternative may be suggested.)

A. Ann Harbour will be a freshman at the university this fall, which is five hundred miles from her home. She has many interests and is a very good student. In spite of her many talents, Ann is very shy and finds it hard to meet new people. Ann is very close to her family and has had mixed feelings about leaving her family to go to college.

Type of housing is suggested is ______________________________.

Why? ______________________________

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B. James and Gail Brown have lived in a very small home most of the eighteen years of their married life. Both have fairly good jobs and have been able to save a fairly large sum of money. They are ready for a different home with lots of room and places where they can enjoy their many hobbies and entertain guests.

Type of housing suggested is ______________________________.

Why? ______________________________

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C. Larry and Gwen Farmer have just gotten married. They are both working, but even with their combined salaries they cannot afford large housing payments. They have very little money to pay down but certainly do not want to pay rent. They feel that paying rent is a waste of money.

Type of housing suggested is ______________________________.

Why? ______________________________

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SELECTION AND MAINTENANCE OF HOUSING
UNIT I

ASSIGNMENT SHEET #2 — CHECK HOME SAFETY

NAME ______________________________ SCORE ______________

Safety is an important consideration in selecting a home. Poor safety practices and unsafe conditions can make a home a dangerous place. Many deaths and injuries could be avoided if proper maintenance care is provided for your home. Home safety is the responsibility of each family member.

A. Using the checklist provided, check your home for safety.

SAFETY CHECKLIST	YES	NO
Are tripping hazards such as toys, mops and brooms, or other clutter put away?		
Are stairs and halls well lighted?		
Are window screens and guards securely fastened?		
Can windows be securely locked?		
Have doors been removed from empty refrigerators so that there is no hazard to children?		
Are matches kept out of the reach of small children?		
Are garages, basements, and attics free from accumulation of rubbish, newspapers, and other flammable materials?		
Are fire extinguishers placed conveniently near any location of special fire hazards?		
Are electrical cords repaired or replaced when frayed or worn?		
Are there adequate and secure handholds or grab bars over bathtub or in shower?		
Are prescription drugs discarded when not being used?		
Are heavy objects stored on low shelves?		
Are small rugs of the no-slip type?		
Are sharp objects such as knives and scissors stored safely?		

ASSIGNMENT SHEET #2

SAFETY CHECKLIST	YES	NO
Are appliance cords arranged to prevent tripping or stumbling?		
Are emergency phone numbers posted near the telephone?		
Are grass or weeds cut short around the house and outbuildings for fire safety and pest control?		
Are ladders or step stools used when reaching for items on high shelves?		
Are guns always kept unloaded and locked up?		
Is the yard kept free of broken glass, nail-studded boards, garden tools, and other litter?		
Is there a first-aid kit available?		

B. For the items in the checklist that were checked "no," describe what should be done to correct these safety hazards.

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SELECTION AND MAINTENANCE OF HOUSING
UNIT I

ASSIGNMENT SHEET #3 — DETERMINE MAINTENANCE NEEDS OF A HOME

NAME ______________________________ SCORE ______________

Expenses connected with housing do not end on moving day. In addition to insurance, taxes, and utilities, there are the continuing costs of maintenance and improvement.

Many individuals and families take care of their homes on a crisis basis only. When something breaks or goes wrong, they fix it; otherwise, they tend not to do very much in the way of maintaining or improving their homes. Following this practice can be very costly in the long run.

Determine the maintenance needs of your home by completing the following chart. Describe what maintenance is needed if any.

(NOTE: When doing this assignment sheet, it may be necessary to use appliance manuals.)

INTERIOR	WHAT MAINTENANCE IS NEEDED?
Refrigerator/freezer	
Dishwasher	
Garbage disposal	
Range	
Clothes dryer	

ASSIGNMENT SHEET #3

INTERIOR	WHAT MAINTENANCE IS NEEDED?
Fans and vents	
Doors and windows	
Hardware	
Floors	

EXTERIOR	
Steps	
Chimneys	
Roofing	
Flashings	
Gutter system	
Vents and louvers	

ASSIGNMENT SHEET #3

EXTERIOR	WHAT MAINTENANCE IS NEEDED?
Siding	
Doors and windows	
Foundation	
Decks and porches	
Lawn	
Patio	
Driveway	
Area drainage	
Fencing	

MECHANICAL SYSTEMS	
Electrical system	

ASSIGNMENT SHEET #3

MECHANICAL SYSTEMS	WHAT MAINTENANCE IS NEEDED?
Plumbing	
Humidifiers	
Water heater	
Heating and cooling systems	

OTHERS	

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

ASSIGNMENT SHEET #4 — MAKE A HOME IMPROVEMENT PLAN

NAME ______________________________ SCORE ____________

It is important to keep your home in good repair. It is also important to have a plan for constant improvement. There is a difference in improvement and maintenance. Installing aluminum siding would be considered an improvement, but painting the exterior of the house would be considered maintenance. An improvement could also be closing in a porch for a family room or pouring concrete for a new sidewalk or driveway.

Make a plan for improving your home. In the space below, describe improvements that you believe need to be made in each area of your home. This could be the addition of a room.

(NOTE: If you are renting housing, make the plan as if you owned the property.)

EXAMPLE: Kitchen — Needs new light fixtures

A. Kitchen/dining — ______________________________

____

____

____

B. Living/family — ______________________________

____

____

____

C. Bathroom — ______________________________

____

____

____

D. Bedrooms — ______________________________

____

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ASSIGNMENT SHEET #4

E. Room additions — ______________________________

____

____

____

F. Exterior improvement — ______________________________

____

____

____

G. Other areas — ______________________________

____

____

____

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

TEST

NAME ________________________________ SCORE ______________

1. Match terms associated with selecting housing to their correct definitions. Write the correct numbers in the blanks.

_____a. Housing partially built at a factory and then moved in sections for completion on the building site

_____b. Housing built on a lot in a large area of land developed by one company using only a few house plans to control costs and to streamline work

_____c. Two separate housing units sharing a common wall, under a single roof

_____d. Transportable structure built on a chassis and designed to be used as a dwelling unit with or without a permanent foundation

_____e. Form of ownership through the purchase of shares of stock in multiple-unit housing complex

_____f. Apartment or house owned by the resident, who shares ownership of common areas and facilities with other residents in multiple-unit project

_____g. Changes made to housing that substantially and permanently increase the value of the property

_____h. Series of individual housing units that have their own front and back walls but share sidewalls with neighbors

_____i. Care that is necessary to keep a home in good repair; also applies to periodic replacement of necessary equipment or structural elements that no longer function efficiently

_____j. Housing that is designed by an architect for a person or family wanting to build; usually most expensive type of housing and often takes longer to plan and build than other types

1. Cooperative
2. Town house (row house)
3. Modular house
4. Custom-built house
5. Duplex
6. Home improvement
7. Condominium
8. Mobile home
9. Home maintenance
10. Tract house

TEST

2. List four sources of housing information.

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

3. List three single-unit housing alternatives and three multiple-unit housing alternatives.

   a. Single-unit housing

      1) ____________________

      2) ____________________

      3) ____________________

   b. Multiple-unit housing

      1) ____________________

      2) ____________________

      3) ____________________

4. List seven factors to consider in selection of housing.

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

   f. ____________________

   g. ____________________

5. Arrange in order steps in renting or leasing housing. Write a "1" before the first step, a "2" before the second step, and so on.

   ______a. Locate housing that meets your requirements

   ______b. Compare available housing

TEST

______c. Inspect premises carefully

______d. Study terms of the lease or agreement before signing

______e. Decide on basic housing requirements

______f. Decide on price range

6. Arrange in order steps in buying housing. Write a "1" before the first step, a "2" before the second step, and so on.

______a. Choose a neighborhood

______b. Ask an expert to check the housing alternative

______c. Make personal contact with homeowner or real estate agent

______d. Decide on housing requirements

______e. Investigate types of financing available

______f. Inspect the housing alternative very closely

______g. Decide on price range

______h. Make an offer

______i. Close the deal

7. Select from the following list possible moving expenses. Write an "X" in the blank before each correct answer.

______a. Deposits

______b. Entertainment

______c. Mover's fee

______d. Finder's fee

______e. College classes

______f. Window treatments

______g. Cleaning supplies

______h. Furniture rental

______i. Hobby supplies

______j. Temporary housing

TEST

8. List major household areas requiring maintenance

a. ______________________________

b. ______________________________

c. ______________________________

9. Select from the following list home maintenance guidelines. Write an "X" in the blank before each correct answer.

_____a. Wait as long as possible and do all repairs at one time

_____b. Anticipate how styling of house affects amount and type of maintenance needed

_____c. Repair minor problems before they become major problems

_____d. Listen to everyone's advice

_____e. Plan maintenance tasks according to seasonal conditions

_____f. Read instruction manuals if time permits

_____g. Assess tools and expertise needed for maintenance tasks

10. Distinguish among seasonal maintenance tasks. Write an "S" in the blanks before spring tasks, an "SU" for summer tasks, an "F" for fall tasks, and a "W" in the blanks before winter tasks.

_____a. Remove storm windows and replace with screens

_____b. Check house for tightness against cold wind and moisture

_____c. Remove screens and replace with storm windows

_____d. Store garden and yard tools and put winter tools in a convenient place

_____e. Water grass and mow lawn on a regular basis

_____f. Store winter tools and check to see that tools used in spring are in good working order

_____g. Water and weed vegetable and flower garden regularly

_____h. Paint or do other major tasks that need long periods of sunshine

_____i. Shovel and plow snow

_____j. Repair and replace outdoor living furniture

TEST

______k. Check areas where freezing and thawing may have taken place and caused damage

______l. Check cooling system

______m. Add or remove plants

______n. Rake dead leaves

______o. Seed bare spots on the lawn

______p. Aerate soil for garden spot

______q. Clean gutters of leaves and trash

______r. Install storm windows for air-conditioned area

______s. Check heating systems

(NOTE: Test questions 11-14 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Evaluate housing alternatives.
12. Check home safety.
13. Determine maintenance needs of a home.
14. Make a home improvement plan.

SELECTION AND MAINTENANCE OF HOUSING
UNIT I

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 200.)

1. (20 points)

   a. 3
   b. 10
   c. 5
   d. 8
   e. 1
   f. 7
   g. 6
   h. 2
   i. 9
   j. 4

2. (4 points)

   Answer should include any four of the following

   a. Friends and relatives
   b. Newspapers
   c. Weekly shopping or neighborhood newspapers
   d. Rental agencies
   e. Signs posted on premises
   f. Real estate agencies
   g. Chambers of Commerce
   h. Special service agencies

3. (6 points)

   Answer should include any three from each of the following groups

   a. Single-unit housing

      1) Custom-built

ANSWERS TO TEST

  2) Tract

  3) Modular or kit home

  4) Mobile home

  5) Older or preowned

  6) Owner-built

b. Multiple-unit housing

  1) Cooperative

  2) Condominium

  3) Apartment

  4) Duplex

  5) Rented room

  6) Town house

  7) Dormitory

4. (7 points)

Answer should include any seven of the following

a. Family needs, values, and goals

b. Budget

c. Site

d. Neighborhood characteristics

e. Exterior appearance

f. Improvement needs

g. Maintenance needs

h. Convenience

i. Provision and adequacy of utilities and services

ANSWERS TO TEST

j. Governmental jurisdiction

k. Climate

5. (12 points)

a. 3

b. 5

c. 4

d. 6

e. 1

f. 2

6. (18 points)

a. 3

b. 6

c. 4

d. 1

e. 8

f. 5

g. 2

h. 7

i. 9

7. (21 points)

a, c, d, f, g, h, j

ANSWERS TO TEST

8. (3 points)

   a. Interior

   b. Exterior

   c. Mechanical system

9. (12 points)

   b, c, e, g

10. (38 points)

a.	S	k.	S
b.	W	l.	S
c.	F	m.	F
d.	F	n.	F
e.	SU	o.	S
f.	S	p.	S
g.	SU	q.	S
h.	SU	r.	SU
i.	W	s.	F
j.	S		

11. Completed to the satisfaction of the instructor (20 points)

12. Completed to the satisfaction of the instructor (15 points)

13. Completed to the satisfaction of the instructor (10 points)

14. Completed to the satisfaction of the instructor (14 points)

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

UNIT OBJECTIVE

After completing this unit, the student should be able to list types of property insurance. The student should also be able to obtain information from an insurance policy and make a household inventory. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with real and personal property insurance to their correct definitions.
2. List items for which property owners should carry insurance.
3. List types of property insurance coverage.
4. Select from a list characteristics of package policies.
5. Match types of liability insurance to their descriptions.
6. Match parts of a property insurance policy to their descriptions.
7. Select from a list factors that determine cost of property insurance.
8. Select from a list purposes of having an inventory.
9. Select from a list guidelines for making a household inventory.
10. Evaluate statements about property insurance.
11. Obtain information from a property insurance policy.
12. Make a household inventory.

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order material to supplement unit.

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

EXAMPLE: Introduce unit by inviting someone who has suffered property loss to speak to class on the value of their insurance.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Point out the items for which property owners need insurance; use Information Sheet, Section II.

2. Introduce the types of property insurance coverage available; use Information Sheet, Sections III, IV, V, and Assignment Sheet #1.

EXAMPLES: Invite an agent who handles property insurance to discuss coverages most needed and factors that affect the need for property insurance.

Collect pamphlets from several insurance companies. Have students locate and compare the types of coverages offered.

3. Point out the parts of a typical property insurance policy; use Information Sheet, Section VI, and Assignment Sheet #2.

EXAMPLES: Use an actual policy and mark the parts listed in Information Sheet, Section VI for students.

Collect policies for students to use while completing Assignment Sheet #2 or make copies of one policy. Emphasize that this assignment leads to basic consumer protection: the better informed a consumer is, the more protection that consumer has.

4. Review factors that affect the cost of property insurance for the consumer; use Information Sheet, Section VII.

EXAMPLES: Ask insurance agent to show students how to comparison shop for property insurance.

SUGGESTED ACTIVITIES

5. Emphasize the necessity of maintaining a personal and household inventory and its relationship to property insurance; use Information Sheet, Sections VIII and IX, and Assignment Sheet #3.

   EXAMPLE: Assign students to check serial numbers on items in their home.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Evaluate Statements About Property Insurance

2. Assignment Sheet #2 — Obtain Information from a Property Insurance Policy

3. Assignment Sheet #3 — Make a Household Inventory

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Blackwell, Dorothy G. *Household Inventory.* Oklahoma State University Extension Facts, No. FLT 4311. Stillwater, Oklahoma: Oklahoma State University, 1979.

B. Blackwell, Dorothy G. *Property and Personal Liability.* Oklahoma State University Extension Facts, No. FLT 4111. Stillwater Oklahoma: Oklahoma State University, 1979.

C. Boardman, Charles C., et al. *Consumer Education.* Encino, California: Glencoe Publishing Co., Inc., 1979.

D. Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

INFORMATION SHEET

I. Terms and definitions

A. Personal property — Household contents and other personal belongings used, owned, worn, or carried by the residents

B. Real property — Land and things permanently attached to it

EXAMPLES: House, garage

C. Perils — Dangers that lead to economic loss

(NOTE: Insurance companies offer many different plans to purchase insurance to insure properties against certain perils.)

D. Policy — Written contract in which the insurance company guarantees to insure a person and/or family against a specified loss, damage, and/or injury in return for the payment of a premium

E. Appreciate — Increase in value

F. Depreciate — Decrease in value

G. Claim — Request of payments for losses

H. Premium — Amount of money paid by person for insurance coverage

II. Items for which property owners should carry insurance

A. Home and contents

B. Appurtenant structures

(NOTE: *Appurtenant* is a term often used in insurance industry to refer to real property other than the actual house.)

EXAMPLES: Detached garage, guest house, shed

C. Other personal property

EXAMPLES: Bicycle, trombone, jewelry, coin collection

D. Personal liability

EXAMPLE: Injury to a person on your property

INFORMATION SHEET

III. Types of property insurance coverage (Assignment Sheet #1)

  A. Package policy

  (NOTE: Package policies generally include most types of insurance coverages. Insurance covering damages caused by earthquake or flood is usually not included in package policies.)

  B. Liability

  C. Fire and contents of structure

  (NOTE: A policy to cover contents of structure is added to the basic fire insurance. Fire policies insure only the structure unless specified.)

  D. Flood

  E. Crime

  (NOTE: This type of policy is important to insure against the loss of such things as valuable coin collections.)

  F. Earthquake

  G. Extended coverage

  EXAMPLES: Riot, civil commotion, aircraft, or automobile damage

  H. Additional living expense

  (NOTE: If the home cannot be occupied because of damage caused by a peril, this policy will pay part or all of the extra expenses for living elsewhere until the home can be occupied again.)

  I. Renter

IV. Characteristics of package policies

(NOTE: Package policies are most generally known as homeowners' policies and are the most common type of property insurance. Renters are also able to buy package policies on their personal property.)

  A. Provide for a combination of coverages

  B. Provide for broad coverage at low cost

INFORMATION SHEET

C. Provide for basic, broad, or comprehensive coverage

(NOTE: The difference in the coverage is due to the number of perils insured against.)

EXAMPLE:

PERILS AGAINST WHICH PROPERTIES ARE INSURED
Homeowners Policy

Forms	Perils	
BASIC (HO-1)	• 1. fire or lightning • 2. loss of property removed from premises endangered by fire or other perils • 3. windstorm or hail • 4. explosion • 5. riot or civil commotion	• 6. aircraft • 7. vehicles • 8. smoke • 9. vandalism and malicious mischief • 10. theft • 11. breakage of glass constituting a part of the building (not included in HO-3 & HO-4)
BROAD (HO-2)	• 12. falling objects • 13. weight of ice, snow, sleet • 14. collapse of building (s) or any part thereof • 15. sudden and accidental tearing asunder, cracking, burning, or bulging of a steam or hot water heating system or of appliances for heating water • 16. accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air-conditioning system or domestic appliance	• 17. freezing of plumbing, heating and air-conditiong systems and domestic appliances • 18. sudden and accidental injury from artificially generated currents to electrical appliances, devices, fixtures and wiring (TV and radio tubes not included)
COMPREHENSIVE (HO-5)	**ALL PERILS EXCEPT:**	flood, earthquake, war, nuclear attack and other specified in your policy. Check your policy for a complete listing of perils excluded.

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(NOTE: The information given in the above chart is concerning coverage from Section I of the insurance policy. Liability coverage is provided in most homeowner's policies and is addressed in Section II of the policy.)

V. Types of liability insurance

A. Personal liability — Protects insured against claims arising from bodily injury to others or damage to property of others; no claim is paid by insurance company unless it has been established that the insured is legally liable

B. Medical payments — Protect the homeowner from accidental injury claims of others arising from actions of homeowner's family members or pets either on or off the homeowner's property; payment is made regardless of who is at fault

INFORMATION SHEET

C. Property liability — Pays for minor damages to property accidentally caused by any member of the insured family; payment is made regardless of who is at fault

VI. Parts of a property insurance policy (Assignment Sheet #2)

(NOTE: Most property insurance policies will have these seven parts.)

A. Declarations — Listing of personal information that is given when applying for the policy; gives length of time policy covers and maximum payment company will make under each coverage; describes property that is insured

B. Insuring agreement — Company's promise to pay any losses covered by the policy

C. Definitions — Information about the terms found in the policy

D. Coverage — Information as to what the policy will cover

(NOTE: In this section information is given as to which perils are covered.)

E. Exclusions — Listing of perils for which the company will not pay

(NOTE: Injuries or damages caused intentionally are normally excluded.)

F. Conditions — Clarification of the rights and obligations of company and policyholder

(NOTE: This section gives information about how to collect after a loss, payments, and termination of the contract.)

G. Endorsements — Any additions made to the contract

VII. Factors that determine cost of property insurance

A. Replacement value of the home

(NOTE: Many homes are underinsured. It is very important to keep the home adequately insured. Most homes will appreciate in value. Very few depreciate.)

B. Materials used in construction

EXAMPLE: Rates may be higher for a frame house than for a brick house.

C. Access to adequate fire protection

EXAMPLE: Distance from fire hydrant

D. Length of time policy covers

INFORMATION SHEET

E. Deductible clauses

(NOTE: Premiums increase as amount of deductible decreases.)

F. Number of claims made to the insurance company

EXAMPLE: When the size and number of claims and dollar cost paid out rise, premiums rise.

VIII. Purposes of having an inventory (Assignment Sheet #3)

A. Planning how much insurance to carry

B. Determining net worth

C. Filing a claim

D. Planning future needs and spending

IX. Guidelines for making a household inventory (Assignment Sheet #3)

A. List each item

(NOTE: Taking pictures of some of the items on your inventory may be helpful. Pictures can provide proof of your valuables.)

B. Indicate quantity of each item

EXAMPLE: Three lamps

C. Indicate room where the item is located

D. Indicate date that item was purchased

E. Indicate original purchase price

F. Indicate approximate value now

G. Keep inventory up-to-date

EXAMPLES: Delete discarded items; add new items; change replacement costs.

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

ASSIGNMENT SHEET #1 — EVALUATE STATEMENTS ABOUT PROPERTY INSURANCE

NAME ______________________________ SCORE ____________

Homeowners and renters need protection against perils that could destroy their belongings. To guard against these risks and to prevent large losses, many people buy property insurance.

Think about the property that you and your family own. There are many ways it could be damaged, stolen, or destroyed. For example, a fire or a tornado could destroy everything.

Respond to the following statements. Indicate whether you agree or disagree and give the reason why.

A. If people are careful, there is no need for them to buy insurance.

Do you agree or disagree? ______________________________

Why? ______________________________

____

____

B. Someone who rents an apartment does not need insurance.

Do you agree or disagree? ______________________________

Why? ______________________________

____

____

C. Taking a household inventory is more trouble than it is worth.

Do you agree or disagree? ______________________________

Why? ______________________________

____

____

ASSIGNMENT SHEET #1

D. In the long run, property insurance is really not worth the money.

Do you agree or disagree? ______________________________

Why? ______________________________

____

____

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

ASSIGNMENT SHEET #2 — OBTAIN INFORMATION FROM A PROPERTY INSURANCE POLICY

NAME ________________________ SCORE ____________

The most important item when buying insurance is the insurance policy. It spells out the rights and obligations of the insurance company and the person buying the insurance. The insured person should read the policy very carefully.

The policy should have a section called definitions. Here many key terms used in the policy are defined.

Using information from the insurance policy provided, answer the following questions.

A. Answer the following questions about the information on the declaration sheet.

1. What is the period of the policy? ____________________

2. Where is the residence premise covered by this policy? ____________________

   ____

3. What is the coverage on the following items?

   a. Dwelling ____________________

   b. Other structures ____________________

   c. Personal property ____________________

   d. Loss of use ____________________

   e. Personal liability (each occurrence) ____________________

   f. Medical payments to others (each person) ____________________

4. What is the name of the authorized representative? ____________________

   ____

5. What year was the home constructed? ____________________

6. What type of house is being insured? ____________________

7. How many feet is the house from a water hydrant? ____________________

8. How many miles is the house from the fire department? ____________________

ASSIGNMENT SHEET #2

B. Gather information about the following terms.

(NOTE: Briefly summarize your answers.)

1. Bodily injury — ______________________
2. Business — ______________________
3. Insured — ______________________
4. Insured location — ______________________
5. Motor vehicle — ______________________
6. Property damage — ______________________
7. Residence employee — ______________________
8. Residence premises — ______________________

ASSIGNMENT SHEET #2

C. Answer the following questions about Section I of the insurance policy.

(NOTE: Briefly summarize your answers.)

1. COVERAGE A — What materials and supplies are insured? ______________

____

2. COVERAGE B — What structures are not covered? ______________

____

____

3. COVERAGE C — What property is not covered? List four. ______________

____

____

____

____

____

4. COVERAGE D — What is not covered by Section D? ______________

____

____

5. ADDITIONAL COVERAGES — What additional coverage is provided? List four.

____

____

____

____

____

ASSIGNMENT SHEET #2

6. What perils does this insurance policy cover? Name ten.

7. What perils are not covered in this insurance policy? Name five.

8. What are the conditions of the policy? List nine (topic headings only).

ASSIGNMENT SHEET #2

D. Answer the following questions about Section II concerning liability coverage of this insurance policy.

1. COVERAGE E — If there is a lawsuit, who provides the defense and selects the counsel? ____________________

2. COVERAGE F — Within what length of time after an accident will the insurance company pay for medical expenses? ____________________

E. What additional coverages are provided in Section II concerning liability coverage? List topic headings only. ____________________

F. Answer questions about Section I and Section II concerning conditions.

1. How may the insured cancel the insurance policy? ____________________

2. Under what circumstances can the insurance company cancel the policy? ____________________

ASSIGNMENT SHEET #2

Homeowners Policy

A MULTIPLE LINE
STOCK COMPANY

Cimarron Insurance Company Inc.

101 North Main Street

Cimarron Kansas

THIS POLICY JACKET WITH THE HOMEOWNERS POLICY FORM, DECLARATIONS PAGE AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED POLICY.

ASSIGNMENT SHEET #2

YOUR HOMEOWNERS POLICY—QUICK REFERENCE

DECLARATIONS PAGE

Your Name
Loction of Your Residence
Policy Period
Coverages
Amounts of Insurance
Deductible

Beginning On Page

- AGREEMENT 1
- DEFINITIONS 1
- SECTION I YOUR PROPERTY
  - COVERAGES 2
    - Property Coverages
    - Loss of Use
    - Additional Coverages
      - Debris Removal
      - Trees, Shrubs and Plants
      - Credit Card
  - PERILS INSURED AGAINST 4
  - EXCLUSIONS 6
  - CONDITIONS 6
    - Insurable Interest
    - Duties After Loss
    - Loss Settlement
    - Mortgage Clause

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- SECTION II YOUR LIABILITY
  - COVERAGES 9
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    - Medical Payments to Others
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  - CONDITIONS 11
    - Limit of Liability
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  - CONDITIONS 12
    - Policy Period
    - Cancellation
    - Non-Renewal

ASSIGNMENT SHEET #2

Cimarron Insurance Company, Inc.
101 North Main Street
CIMARRON, KANSAS
HOMEOWNERS POLICY
DECLARATIONS

________ RENEWAL OF NUMBER

SPECIMEN

No. H [illegible]

Named Insured and Mailing Address (No. Street Apt. Town or City County State Zip Code)

John Doe
Route 1
Anywhere, Oklahoma

Policy Period · Years 1 From May 2, 1982 To May 2, 1983 12:01 A.M. Standard Time at the **residence premises**

The **residence premises** covered by this policy is located at the above address unless otherwise stated: (No. Street Apt. Town or City County State Zip Code)
S.E. 10.68 acres of lot 8, section 27, 3N, 8E, 1¼ miles from Anywhere, Oklahoma

Coverage is provided where a premium or limit of liability is shown for the coverage.

Coverages and Limit of Liability	**Section I Coverages**				**Section II Coverages**	
	A. Dwelling	B. Other Structures	C. Personal Property	D. Loss of Use	E. Personal Liability Each occurrence	F. Medical Payments to Others Each person
	$ 24,000.	$ 2,400.	$ 12,000.	$ 4,800.	$ 25,000.	$ 500.

Premium	Basic Policy Premium	Additional Premiums				Total Prepaid Premium	Premium if paid in installments	Payable: At Inception	At each subsequent (and) anniversary
	$ 299.	$	$	$	$	$ 299.	$	$	$
					Premium for Scheduled Personal Property	$	$	$	$
					Combined Premium	$ 299.	$	$	$

Form and Endorsements made part of this Policy at time of issue (Insert Numbers and Edition Dates): Form HO 2 (7-77) Endorsement(s) HO 300 (5-81)

DEDUCTIBLE	SECTION I $ 100.	OTHER $	In case of a loss under Section I, we cover only that part of the loss over the deductible stated.
Section II	Other **insured locations**: (No. Street Apt. Town or City County State Zip Code)		
Mortgagee (Name and address)	NONE		Special State Provisions S. Car Valuation Clause (Cov. A) $

Countersigned 2 May 1983
(29 April 1983 ps)

Oklahoma City, Oklahoma
J.J. McLoughlin Insurance, LTD.

By J.J. McLoughlin
Authorized Representative

RATING INFORMATION

NUMBER OF FAMILIES Not Town/rowhouse — Number of Families 1 2 3 4 | Town/rowhouse — Family units in Fire Div. 3-4 5-8 9 over | HO-4 HO-6 Self Rating Code No Yes | If YES Number of Families — HO-4 and HO-6 Not rented to others 1-4 5-10 11-40 over 40 | HO-6 Rented to others 1-4 5-10 11-40 over 40 | If NO Number of Families | Annual Fire E.C. Rate | Year of Constr. Year Code 1977

Code (1) ☒ (3) ☐ (6) ☐ (9) ☐ (2) ☐ (4) ☐ (9) ☐ (9) ☐ ☐ (1) ☐ (2) ☐ (3) ☐ (4) ☐ (5) ☐ (6) ☐ (7) ☐ (8) ☐

CONSTRUCTION Frame ☒ Brick Stone or Masonry Veneer ☐ Brick Stone or Masonry ☐ Frame with Aluminum or Plastic Siding ☐ Fire Resistive ☐ Mobile Homes enclosed Foundation ☐ Mobile Homes Not enclosed Foundation ☐ Modular Homes rated as Frame ☐ Specifically Rated Not Fire Resistive ☐

PROTECTION Code | Not more than 30 feet from hydrant | Not more than 1¼ miles from Fire Dept. | Southern Inside City limits ☐ Inside Protected Suburb ☐ Inside Fire District ☐ | Fire District or Town ( )

ZONE Code | **PREMIUM GR. NO.** | **DEDUCTIBLE**: Type Code Size Code Section I $ Other $

STATISTICAL REPORTING INFORMATION Code No. Type Cimsit Cov. E Cov. F	Premium Prepaid,	If paid in Installments,	Payable at Inception	Each Anniversary
Snowmobiles	$	$	$	$
Watercraft	$	$	$	$
Outboard Motor	$	$	$	$
ALL OTHER PREMIUMS (except Scheduled Personal Property)	$	$	$	$

(a) The **residence premises** is not seasonal; (b) no **business** pursuits are conducted on the **residence premises**; (c) the **residence premises** is the only premises where you maintain a residence other than business or farm properties; (d) the **insured** has no full time **residence employee(s)**; (e) the **insured** has no outboard motor(s) or watercraft otherwise excluded under this policy for which coverage is desired. Exception, if any, to (a), (b), (c), (d) or (e)*

*Absence of an entry means "no exceptions".

THIS DECLARATIONS PAGE, WITH POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY

ASSIGNMENT SHEET #2

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

DEFINITIONS

Throughout this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household, "we," "us" and "our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. **"bodily injury"** means bodily harm, sickness or disease, including required care, loss of services and death resulting therefrom.
2. **"business"** includes trade, profession or occupation.
3. **"insured"** means you and the following residents of your household:
   - a. your relatives;
   - b. any other person under the age of 21 who is in the care of any person named above.

   Under Section II, **"insured"** also means:
   - c. with respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in 3a or 3b. A person or organization using or having custody of these animals or watercraft in the course of any **business,** or without permission of the owner is not an **insured;**
   - d. with respect to any vehicle to which this policy applies, any person while engaged in your employment or the employment of any person included in 3a or 3b.
4. **"insured location"** means:
   - a. the **residence premises;**
   - b. the part of any other premises, other structures, and grounds, used by you as a residence and which is shown in the Declarations or which is acquired by you during the policy period for your use as a residence;
   - c. any premises used by you in connection with the premises included in 4a or 4b;
   - d. any part of a premises not owned by any **insured** but where any **insured** is temporarily residing;
   - e. vacant land owned by or rented to any **insured** other than farm land;
   - f. land owned by or rented to any **insured** on which a one or two family dwelling is being constructed as a residence for any insured;
   - g. individual or family cemetery plots or burial vaults of any **insured;**
   - h. any part of a premises occasionally rented to any **insured** for other than **business** purposes.
5. **"motor vehicle"** means:
   - a. a motorized land vehicle designed for travel on public roads or subject to motor vehicle registration. A motorized land vehicle in dead storage on an **insured location** is not a **motor vehicle.**
   - b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration. A boat, camp, home or utility trailer not being towed by or carried on a vehicle included in 5a is not a **motor vehicle;**

ASSIGNMENT SHEET #2

c. a motorized golf cart, snowmobile, or other motorized land vehicle owned by any **insured** and designed for recreational use off public roads, while off an **insured location.** A motorized golf cart while used for golfing purposes is not a **motor vehicle;**

d. any vehicle while being towed by or carried on a vehicle included in 5a, 5b or 5c.

6. **"property damage"** means physical injury to or destruction of tangible property, including loss of use of this property.

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7. **"residence employee"** means an employee of any **insured** who performs duties in connection with the maintenance or use of the **residence premises,** including household or domestic services, or who performs duties elsewhere of a similar nature not in connection with the **business** of any **insured.**

8. **"residence premises"** means the one or two family dwelling, other structures, and grounds or that part of any other building where you reside and which is shown as the "residence premises" in the Declarations.

SECTION I — COVERAGES

COVERAGE A
DWELLING

We cover:

a. the dwelling on the **residence premises** shown in the Declarations used principally as a private residence, including structures attached to the dwelling; and

b. materials and supplies located on or adjacent to the **residence premises** for use in the construction, alteration or repair of the dwelling or other structures on the **residence premises.**

COVERAGE B
OTHER
STRUCTURES

We cover other structures on the **residence premises,** separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line, or similar connection are considered to be other structures.

We do not cover other structures:

a. used in whole or in part for **business** purposes; or

b. rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

COVERAGE C
PERSONAL
PROPERTY

We cover personal property owned or used by any **insured** while it is anywhere in the world. At your request, we will cover personal property owned by others while the property is on the part of the **residence premises** occupied by any **insured.** In addition, we will cover at your request, personal property owned by a guest or a **residence employee,** while the property is in any residence occupied by any **insured.**

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Our limit of liability for personal property usually situated at any **insured's** residence, other then the **residence premises**, is 10% of the limit of liability for Coverage C, or $1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days immediately after you begin to move the property there.

Special Limits of Liability. These limits do not increase the Coverage C limit of liability. The special limit for each following numbered category is the total limit for each occurrence for all property in that numbered category.

1. $100 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. $500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps.
3. $500 on watercraft, including their trailers, furnishings, equipment and outboard motors.
4. $500 on trailers not used with watercraft.
5. $500 on grave markers.
6. $500 for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
7. $1000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware.
8. $1000 for loss by theft of guns.

Property Not Covered. We do not cover:

1. articles separately described and specifically insured in this or any other insurance;
2. animals, birds, or fish;
3. motorized land vehicles except those used to service an **insured's** residence which are not licensed for road use;
4. any device or instrument, including any accessories or antennas, for the transmitting, recording, receiving or reproduction of sound which is operated by power from the electrical system of a **motor vehicle,** or any tape, wire, record, disc or other medium for use with any such device or instrument while any of this property is in or upon a **motor vehicle;**
5. aircraft and parts;
6. property of roomers, boarders and other tenants, except property of roomers and boarders related to any **insured;**
7. property contained in an apartment regularly rented or held for rental to others by any **insured;**
8. property rented or held for rental to others away from the **residence premises;**
9. **business** property in storage or held as a sample or for sale or delivery after sale;
10. **business** property pertaining to a **business** actually conducted on the **residence premises;**
11. **business** property away from the **residence premises.**

COVERAGE D
LOSS OF USE

The limit of liability for Coverage D is the total limit for all the following coverages.

1. **Additional Living Expense.** If a loss covered under this Section makes the **residence premises** uninhabitable, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

ASSIGNMENT SHEET #2

Payment shall be for the shortest time required to repair or replace the premises or, if you permanently relocate, the shortest time required for your household to settle elsewhere. This period of time is not limited by expiration of this policy.

2. **Fair Rental Value.** If a loss covered under this Section makes that part of the **residence premises** rented to others or held for rental by you uninhabitable, we cover its fair rental value. Payment shall be for the shortest time required to repair or replace the part of the premises rented or held for rental. This period of time is not limited by expiration of this policy. Fair rental value shall not include any expense that does not continue while that part of the **residence premises** rented or held for rental is uninhabitable.

3. **Prohibited Use.** If a civil authority prohibits you from use of the **residence premises** as a result of direct damage to neighboring premises by a Peril Insured Against in this policy, we cover any resulting Additional Living Expense and Fair Rental Value loss for a period not exceeding two weeks during which use is prohibited.

We do not cover loss or expense due to cancellation of a lease or agreement.

ADDITIONAL COVERAGES

1. **Debris Removal.** We will pay the reasonable expense incurred by you in the removal of debris of covered property provided coverage is afforded for the peril causing the loss. Debris removal expense is included in the limit of liability applying to the damaged property. When the amount payable for the actual damage to the property plus the expense for debris removal exceeds the limit of liability for the damaged property, an additional 5% of that limit of liability will be available to cover debris removal expense.

2. **Reasonable Repairs.** We will pay the reasonable cost incurred by you for necessary repairs made solely to protect covered property from further damage provided coverage is afforded for the peril causing the loss. This coverage does not increase the limit of liability applying to the property being repaired.

3. **Trees, Shrubs and Other Plants.** We cover trees, shrubs, plants or lawns, on the **residence premises,** for loss caused by the following Perils Insured Against: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles not owned or operated by a resident of the **residence premises,** Vandalism or malicious mischief or Theft. The limit of liability for this coverage shall not exceed 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants and lawns nor more than $500 for any one tree, shrub or plant. We do not cover property grown for **business** purposes.

4. **Fire Department Service Charge.** We will pay up to $250 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. No deductible applies to this coverage.

5. **Property Removed.** Covered property while being removed from a premises endangered by a Peril Insured Against and for not more than 30 days while removed is covered for direct loss from any cause. This coverage does not change the limit of liability applying to the property being removed.

6. **Credit Card, Forgery and Counterfeit Money.** We will pay up to $500 for:

   a. the legal obligation of any **insured** to pay because of the theft or unauthorized use of credit cards issued to or registered in any **insured's** name.

   We do not cover use by a resident of your household, a person who has been entrusted with the credit card, or any person if any **insured** has not complied with all terms and conditions under which the credit card is issued.

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b. loss to any **insured** caused by forgery or alteration of any check or negotiable instrument; and

c. loss to any **insured** through acceptance in good faith of counterfeit United States or Canadian paper currency.

We do not cover loss arising out of **business** pursuits or dishonesty of any **insured.**

No deductible applies to this coverage.

Defense:

a. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for the loss equals our limit of liability.

b. If a claim is made or a suit is brought against any **insured** for liability under the Credit Card coverage, we will provide a defense at our expense by counsel of our choice.

c. We have the option to defend at our expense any **insured** or any **insured's** bank against any suit for the enforcement of payment under the Forgery coverage.

SECTION I — PERILS INSURED AGAINST

We insure for direct loss to the property described in Coverages A, B and C caused by:

1. **Fire or lightening.**
2. **Windstorm or hail.**

This peril does not include loss to the interior of a building [illegible] perty contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of [illegible] ail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.

3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft,** including self-propelled missiles and spacecraft.
6. **Vehicles.**

This peril does not include loss to a fence, driveway or walk caused by a vehicle owned or operated by a resident of the **residence premises.**

7. **Smoke,** meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

8. **Vandalism or malicious mischief.**

This peril does not include loss to property on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

9. **Theft,** including attempted theft and loss of property from a known location when it is likely that the property has been stolen.

This peril does not include loss caused by theft:

a. committed by any **insured;**

b. in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is completed and occupied; or

c. from any part of a **residence premises** rented by an **insured** to other than an **insured.**

ASSIGNMENT SHEET #2

This peril does not include loss caused by theft that occurs away from the **residence premises** of:

a. property while at any other residence owned, rented to, or occupied by any **insured,** except while any **insured** is temporarily residing there. Property of a student who is an **insured** is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss:

b. unattended property in or on any **motor vehicle** or trailer, other than a public conveyance, unless there is forcible entry into the vehicle while all its doors, windows and other openings are closed and locked and there are visible marks of the forcible entry; or the vehicle is stolen and not recovered within 30 days. Property is not unattended when the **insured** has entrusted the keys of the vehicle to a custodian;

c. watercraft, including it furnishings, equipment and outboard motors. Other property in or on any private watercraft is covered if the loss results from forcible entry into a securely locked compartment and there are visible marks of the forcible entry; or

d. trailers and campers.

10. **Breakage of glass or safety glazing material** which is part of a building, storm door or storm window.

This peril does not include loss on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

11. **Falling objects.**

This peril does not include loss to the interior of a building or property contained in the building unless the roof or an exterior wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

12. **Weight of ice, snow or sleet** which causes damage to a building or property contained in the building.

This peril does not include loss to an awning, fence, patio, pavement, swimming pool, foundation, retaining wall, bulkhead, pier, wharf, or dock.

13. **Collapse of a building or any part of a building.**

This peril does not include loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock unless the loss is a direct result of the collapse of a building. Collapse does not include settling, cracking, shrinking, bulging or expansion.

14. **Accidental discharge or overflow of water or steam** from within a plumbing, heating or air conditioning system or from within a household appliance. We also pay for tearing out and replacing any part of the building on the **residence premises** necessary to repair the system or appliance from which the water or steam escaped.

This peril does not include loss:

a. to a building caused by continuous or repeated seepage or leakage;

b. on the **residence premises,** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

c. to the system or appliance from which the water or steam escaped;

d. caused by or resulting from freezing; or

e. on the **residence premises** caused by accidental discharge or overflow which occurs off the **residence premises.**

15. **Sudden and accidental tearing apart, cracking, burning or bulging** of a steam or hot water heating system, an air conditioning system, or an appliance for heating water.

ASSIGNMENT SHEET #2

We do not cover loss caused by or resulting from freezing under this peril.

16. **Freezing** of a plumbing, heating or air conditioning system or of a household appliance.

    This peril does not include loss on the **residence premises** while the dwelling is vacant, unoccupied or being constructed, unless you have reasonable care to:

    a. maintain heat in the building; or

    b. shut off the water supply and drain the system and appliances of water.

17. **Sudden and accidental damage from artificially generated electrical current.**

    This peril does not include loss to a tube, transistor or similar electronic components.

SECTION I — EXCLUSIONS

We do not cover loss resulting directly or indirectly from:

1. **Ordinance or Law,** meaning enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or other structure, unless specifically provided under this policy.

2. **Earth Movement.** Direct loss by fire, explosion, theft, or breakage of glass or safety glazing materials resulting from earth movement is covered.

3. **Water Damage,** meaning:

    a. flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;

    b. water which backs up through sewers or drains; or

    c. water below the surface of the ground including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

    Direct loss by fire, explosion or theft resulting from water damage is covered.

4. **Power Interruption,** meaning the interruption of power or other utility service if the interruption takes place away from the **residence premises.** If a Peril Insured Against ensues on the **residence premises,** we will pay only for loss caused by the ensuing peril.

5. **Neglect,** meaning neglect of the **insured** to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered by a Peril Insured Against.

6. **War,** including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.

7. **Nuclear Hazard,** to the extent set forth in the Nuclear Hazard Clause of Section I — Conditions.

SECTION I — CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we shall not be liable:

    a. to the **insured** for an amount greater than the **insured's** interest; nor

    b. for more than the applicable limit of liability.

ASSIGNMENT SHEET #2

2. **Your Duties After Loss.** In case of a loss to which this insurance may apply, you shall see that the following duties are performed:

    a. give immediate notice to us or our agent, and in case of theft also to the police. In case of loss under the Credit Card coverage also notify the credit card company;

    b. protect the property from further damage, make reasonable and necessary repairs required to protect the property, and keep an accurate record of repair expenditures;

    c. prepare an inventory of damaged personal property showing in detail, the quantity, description, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;

    d. exhibit the damaged property as often as we reasonably require and submit to examination under oath;

    e. submit to us, within 60 days after we request, your signed, sworn statement of loss which sets forth, to the best of your knowledge and belief:

        (1) the time and cause of loss;

        (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;

        (3) other insurance which may cover the loss;

        (4) changes in title or occupancy of the property during the term of the policy;

        (5) specifications of any damaged building and detailed estimates for repair of the damage;

        (6) an inventory of damaged personal property described in 2c;

        (7) receipts for additional living expenses incurred and records supporting the fair rental value loss;

        (8) evidence or affidavit supporting a claim under the Credit Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

3. **Loss Settlement.** Covered property losses are settled as follows:

    a. Personal property and structures that are not buildings at actual cash value at the time of loss but not exceeding the amount necessary to repair or replace;

    b. Carpeting, domestic appliances, awnings, outdoor antennas and outdoor equipment, whether or not attached to buildings, at actual cash value at the time of loss but not exceeding the amount necessary to repair or replace;

    c. Buildings under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:

        (1) If at the time of loss the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately prior to the loss, we will pay the cost of repair or replacement, without deduction for depreciation, but not exceeding the smallest of the following amounts:

            (a) the limit of liability under this policy applying to the building;

            (b) the replacement cost of that part of the building damaged for equivalent construction and use on the same premises; or

            (c) the amount actually and necessarily spent to repair or replace the damaged building.

ASSIGNMENT SHEET #2

(2) If at the time of loss the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately prior to the loss, we will pay the larger of the following amounts, but not exceeding the limit of liability under this policy applying to the building:

(a) the actual cash value of that part of the building damaged; or

(b) that proportion of the cost to repair or replace, without deduction for depreciation, of that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

(3) In determining the amount of insurance required to equal 80% of the full replacement cost of the building immediately prior to the loss, you shall disregard the value of excavations, foundations, piers and other supports which are below the undersurface of the lowest basement floor or, where there is no basement, which are below the surface of the ground inside the foundation walls, and underground flues, pipes, wiring and drains.

(4) When the cost to repair or replace the damage is more than $1000 or more than 5% of the amount of insurance in this policy on the building, whichever is less, we will pay not more than the actual cash value of the damage until actual repair or replacement is completed.

(5) You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to buildings on an actual cash value basis and then make claim within 180 days after loss for any additional liability on a replacement cost basis.

4. **Loss to a Pair or Set.** In case of loss to a pair or set we may elect to:

a. repair or replace any part to restore the pair or set to its value before the loss; or

b. pay the difference between actual cash value of the property before and after the loss.

5. **Glass Replacement.** Loss for damage to glass caused by Peril Insured Against shall be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

6. **Appraisal.** If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the **residence premises** is located to select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us.

7. **Other Insurance.** If a loss covered by this policy is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

8. **Suit Against Us.** No action shall be brought unless there has been compliance with the policy provisions and the action is started within one year after the occurrence causing loss or damage.

9. **Our Option.** If we give you written notice within 30 days after we receive your signed, sworn statement of loss, we may repair or replace any part of the property damaged with equivalent property.

ASSIGNMENT SHEET #2

10. **Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy to receive payment. Payment for loss will be made within 30 days after we reach agreement with you, entry of a final judgment, or the filing of an appraisal award with us.

11. **Abandonment of Property.** We need not accept any property abandoned by any **insured.**

12. **Mortgage Clause.**

The word "mortgagee" includes trustee.

If a mortgagee is named in this policy, any loss payable under Coverage A or B shall be paid to the mortgagee and you, as interests appear. I more than one mortgagee is named, the order of payment shall be the same as the order or precedence of the mortgages.

If we deny your claim, that denial shall not apply to a valid claim of the mortgagee, if the mortgagee:

a. notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;

b. pays any premium due under this policy on demand if you have neglected to pay the premium;

c. submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the mortgagee.

If the policy is cancelled by us, the mortgagee shall be notified at least 10 days before the date cancellation takes effect.

If we pay the mortgagee for any loss and deny payment to you:

a. we are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or

b. at our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we shall receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation shall not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

13. **No Benefit to Bailee.** We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this policy.

14. **Nuclear Hazard Clause.**

a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

b. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against in Section I.

c. This policy does not apply under Section I to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

SECTION II — LIABILITY COVERAGES

COVERAGE E PERSONAL LIABILITY

If a claim is made or a suit is brought against any **insured** for damages because of **bodily injury** or **property damage** to which this coverage applies, we will:

a. pay up to our limit of liability for the damages for which the **insured** is legally liable; and

ASSIGNMENT SHEET #2

b. provide a defense at our expense by counsel of our choice. We may make any investigation and settle any claim or suit that we decide is appropriate. Our obligation to defend any claim or suit ends when the amount we pay for damageds resulting from the occurrence equals our limit of liability.

COVERAGE F MEDICAL PAYMENTS TO OTHERS

We will pay the necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing **bodily injury.** Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household other than **residence employees.** As to others, this coverage applies only:

a. to a person on the **insured location** with the permission of any **insured;** or

b. to a person off the **insured location,** if the **bodily injury:**

(1) arises out of a condition in the **insured location** or the ways immediately adjoining;

(2) is caused by the activities of any **insured;**

(3) is caused by a **residence employee** in the course of the **residence employee's** employment by any **insured;** or

(4) is caused by an animal owned by or in the care of any **insured.**

SECTION II — EXCLUSIONS

1. **Coverage E — Personal Liability and Coverage F — Medical Payments to Others** do not apply to **bodily injury** or **property damage;**

a. which is expected or intended by the **insured;**

b. arising out of **business** pursuits of any **insured** or the rental or holding for rental of any part of any premises by an **insured.**

This exclusion does not apply to:

(1) activities which are ordinarily incident to non-**business** pursuits; or

(2) the rental or holding for rental of a residence of yours:

(a) on an occasional basis for the exclusive use as a residence;

(b) in part, unless intended for use as a residence by more than two roomers or boarders; or

(c) in part, as on office, school, studio or private garage;

c. arising out of the rendering or failing to render professional services;

d. arising out of any premises owned or rented to any **insured** which is not an **insured location;**

e. arising out of the ownership, maintenance, use, loading or unloading of:

(1) an aircraft;

(2) a **motor vehicle** owned or operated by, or rented or loaned to any **insured;** or

(3) a watercraft:

(a) owned by or rented to any **insured** if the watercraft has inboard or inboard-outdrive motor power of more than 50 horsepower or is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length; or

(b) powered by one or more outboard motors with more than 25 total horsepower, owned by any **insured** at the inception of this policy. If you report in writing to us within 45 days after acquisition, an intention to insure any outboard motors acquired prior to the policy period, coverage will apply.

ASSIGNMENT SHEET #2

f. caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.

Exclusion e(3) does not apply while the watercraft is stored and exclusions d and e do not apply to **bodily injury** to any **residence employee** arising out of and in the course of the **residence employee's** employment by any **insured.**

2. **coverage E — Personal Liability,** does not apply to:

   a. liability assumed under any unwritten contract or agreement, or by contract or agreement in connection with any **business** of the **insured;**

   b. **property damage** to property owned by the **insured;**

   c. **property damage** to property rented to, occupied or used by or in the care of the **insured.** This exclusion does not apply to **property damage** caused by fire, smoke or explosion:

   d. **bodily injury** to any person eligible to receive any benefits required to be provided or voluntarily provided by the **insured** under any worker's or workmen's compensation, non-occupational disability, or occupational disease law; or

   e. **bodily injury** or **property damage** for which any **insured** under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association. Mutual Atomic Energy Liability Underwriters. Nuclear Insurance Association of Canada, or any of their successors.

3. **Coverage F — Medical Payments to Others,** does not apply to **bodily injury:**

   a. **to a residence employee** if it occurs off the **insured location** and does not arise out of or in the course of the **residence employee's** employment by any **insured;**

   b. to any person, eligible to receive any benefits required to be provided or voluntarily provided under any worker's or workmen's compensation, nonoccupational disability or occupational disease law;

   c. from any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

SECTION II — ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

1. **Claim Expenses.** We pay:

   a. expenses incurred by us and costs taxed against any **insured** in any suit we defend;

   b. premiums on bonds required in a suit defended by us, but not for bond amounts greater than the limit of liability for Coverage E. We are not obligated to apply for or furnish any bond;

   c. reasonable expenses incurred by any **insured** at our request, including actual loss of earnings (but not loss of other income) up to $50 per day for assisting us in the investigation or defense of any claim or suit;

   d. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.

ASSIGNMENT SHEET #2

2. **First Aid Expenses.** We will pay expenses for first aid to others incurred by any **insured** for **bodily injury** covered under this policy. We will not pay for first aid to you or any other **insured.**

3. **Damage to Property of Others.** We will pay up to $250 per occurrence for **property damage** to property of others caused by any **insured.** We will not pay for **property damages:**
   a. to property covered under Section I of this policy;
   b. caused intentionally by any **insured** who is 13 years of age or older;
   c. to property owned by or rented to any **insured,** a tenant of any **insured,** or a resident in your household; or
   d. arising out of:
      (1) **business** pursuits;
      (2) any act of omission in connection with a premises owned, rented or controlled by any **insured,** other than the **insured location;** or
      (3) the ownership, maintenance, or use of a **motor vehicle,** aircraft or watercraft.

SECTION II — CONDITIONS

1. **Limit of Liability.** Regardless of the number of **insureds,** claims made or persons injured, our total liability under Coverage E stated in this policy for all damages resulting from any one occurrence shall not exceed the limit of liability for Coverage E stated in the Declarations. All **bodily injury** and **property damage** resulting from any one accident or from continuous or repeated exposure to substantially the same general conditions shall be considered to be the result of one occurrence.

   Our total liability under Coverage F for all medical expense payable for **bodily injury** to one person as the result of one accident shall not exceed the limit of liability for Coverage F stated in the Declarations.

2. **Severability of Insurance.** This insurance applies separately to each **insured.** This condition shall not increase our limit of liability for any one occurrence.

3. **Duties After Loss.** In case of an accident or occurrence, the **insured** shall perform the following duties that apply. You shall cooperate with us in seeing that these duties are performed:
   a. give written notice to use or our agent as soon as practicable, which sets forth:
      (1) the identify of the policy and **insured;**
      (2) reasonably available information on the time, place and circumstances of the accident or occurrence; and
      (3) names and addresses of any claimants and available witnesses;
   b. forward to us every notice, demand, summons or other process relating to the accident or occurrence;
   c. at our request, assist in:
      (1) making settlement;
      (2) the enforcement of any right of contribution or indemnity against any person or organization who may be liable to any **insured;**
      (3) the conduct of suits and attend hearings and trials;
      (4) securing and giving evidence and obtaining the attendance of witnesses;
   d. under the coverage — Damage to the Property of Others — submit to us within 60 days after the loss, a sworn statement of loss and exhibit the damaged property, if within the **insured's** control;
   e. the **insured** shall not, except at the **insured's** own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of the **bodily injury.**

ASSIGNMENT SHEET #2

4. **Duties of an Injured Person — Coverage F — Medical Payments to Others.**

   The injured person or someone acting on behalf of the injured person shall:

   a. give us written proof of claim, under oath if required, as soon as practicable;

   b. execute authorization to allow us to obtain copies of medical reports and records; and

   c. the injured person shall submit to physical examination by a physical selected by us when and as often as we reasonably require.

5. **Payment of Claim — Coverage F — Medical Payments to Others.** Payment under this coverage is not an admission of liability by any **insured** or us.

6. **Suit Against Us.** No action shall be brought against us unless there has been compliance with the policy provisions.

   No one shall have any right to join us as a party to any action against any **insured.** Further, no action with respect to Coverage E shall be brought against us until the obligation of the **insured** has been determined by final judgment of agreement singed by us.

7. **Bankruptcy of any Insured.** Bankruptcy or insolvency of any **insured** shall not relieve us of any of our obligations under this policy.

8. **Other Insurance — Coverage E — Personal Liability.** This insurance is excess over any other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

SECTION I AND SECTION II — CONDITIONS

1. **Policy Period.** This policy applies only to loss under Section I or **bodily injury** or **property damage** under Section II, which occurs during the policy period.

2. **Concealment or Fraud.** We do not provide coverage for any **insured** who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.

3. **Liberalization Clause.** If we adopt any revision which would broaden the coverage under this policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this policy.

4. **Waiver or Change of Policy Provisions.** A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights.

5. **Cancellation.**

   a. You may cancel this policy at any time by returning it to us or by notifying us in writing of the date cancellation is to take effect.

   b. We may cancel this policy only for the reasons stated in this condition by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you or mailed to you at your mailing address shown in the Declarations. Proof of mailing shall be sufficient proof of notice.

      (1) When you have not paid the premium, whether payable to us or to our agent or under any finance or credit plan, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect.

      (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 10 days before the date cancellation takes effect.

ASSIGNMENT SHEET #2

(3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel if there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy or if the risk has changed substantially since the policy was issued. This can be done by notifying you at least 30 days before the date cancellation takes effect.

(4) When this policy is written for a period longer than one year, we may cancel for any reason at anniversary by notifying you at least 30 days before the date cancellation takes effect.

c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. When you request cancellation, the return premium will be based on our short rate table. When we cancel, the return premium will be pro rata.

d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

6. **Non-Renewal.** we may elect not to renew this policy. We may do so by delivery to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.

7. **Assignment.** Assignment of this policy shall not be valid unless we give our written consent.

8. **Subrogation.** Any **insured** may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extend that payment is made by us.

If an assignment is sought, any **insured** shall sign and deliver all related papers and cooperate with us in any reasonable manner.

Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.

9. **Death.** If any person named in the Declarations or the spouse, if a resident of the same household, dies:

a. we insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death;

b. **insured** includes:

(1) any member of your household who is **insured** at the time of your death, but only while a resident of the **residence premises;** and

(2) with respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

ASSIGNMENT SHEET #2

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HO-300
(Ed. 5-81)
OKLAHOMA

SPECIAL PROVISIONS

EFFECTIVE TIME

The time of inception and the time of expiration of this policy and of any schedule or endorsement attached shall be 12:00 noon standard time.

SECTION I — COVERAGES

Coverage C — Personal Property

Under Property Not Covered paragraphs 3. and 4. deleted and the following substituted:

3. motorized land vehicle, including motorized bicycles, except those used to service an insured's residence which are not licensed for road use;
4. any device or instrument, including any accessories or antennas, for the transmitting, recording, receiving or reproduction of sound, including a citizens band radio, which is operated by power form the electrical system of a motor vehicle, or any tape, wire, record disc or other medium for use with any such device or instrument while any of this property is in or upon a motor vehicle.

SECTION I — CONDITIONS

Item 2. Your Duties After Loss. Paragraphs d. and e. are deleted and the following substituted:

- d. as often as we reasonably require;
  - (1) exhibit the damaged property;
  - (2) provide us with records and documents we request and permit us to make copies; and
  - (3) submit to examination under oath and subscribe the same.
- e. submit to us, within 60 days after we request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
  - (1) the time and cause of loss;
  - (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;
  - (3) other insurance which may cover the loss;
  - (4) changes in title or occupancy of the property during the term of the policy;
  - (5) specifications of any damaged building and detailed estimates for repair of the damage;
  - (6) an inventory of damaged personal property described in 2c;
  - (7) receipts for additional living expenses incurred and records supporting the fair rental value loss;
  - (8) evidence or affidavit supporting a claim under the Credit Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

Sample

Item 3. Loss Settlement. Paragraph b. is deleted and the following substituted:

- b. roof surfacing, carpeting, domestic appliances, awnings, outdoor antennas and outdoor equipment, whether or not attached to buildings, at actual cash value at the time of loss but not exceeding the amount necessary to repair or replace;

Item 10. Loss Payment is deleted and the following substituted:

10. **Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss and;
    - a. reach agreement with you; or
    - b. there is an entry of a final judgement; or
    - c. there is a filing of an appraisal award with us.

ASSIGNMENT SHEET #2

Item 12. Mortgage Clause. The following clause is added:

If loss hereunder is made payable, in whole or in part, to a designated mortgagee not named herein as the insured, such interest in this policy may be cancelled by giving to such mortgagee a ten days' written notice of cancellation.

If you fail to render proof of loss such mortgagee, upon notice, shall render proof of loss in the form herein specified within sixty (60) days thereafter and shall be subject to the provisions hereof relating to appraisal and time of payment and of bringing suit. If we shall claim that no liability existed as to the mortgagor or owner, it shall to the extent of payment of loss to the mortgagee, be subrogated to all the mortgagee's rights of recovery, but without impairing mortgagee's right to sue; or it may pay off the mortgage debt and require an assignment thereof and of the mortgagee. Other provisions relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

Under Section I — Conditons, the following is added.

15. **Our Duties After Loss.** It shall be our duty, after receiving a proof of loss, to submit a written offer of settlement or rejection of the claim to you within ninety (90) days of receipt of the proof of loss.

SECTION II — EXCLUSIONS

Under Item 1. Coverage E — Personal Liability and Coverage F — Medical Payments to Others, paragraph 1. e. (2) is deleted and the following substituted:

(2) a **motor vehicle** or motorized bicycle owned or operated by, or rented or loaned to any **insured,** or

SECTION II — ADDITIONAL COVERAGES

Under item 3. Damage to Property of Ohters, paragraph 3. d. (3) is deleted and the following substituted:

(3) the ownership, maintenance, or use of a **motor vehicle,** motorized bicycle, aircraft or watercraft.

SECTION I and SECTION II — CONDITIONS

Under item **5. Cancellation,** paragraph c. is deleted and the following substituted:

c. When this policy is cancelled, the premium from the date of cancellation to the expiration date will be refunded. When the policy is cancelled, the return premium will be pro rata.

All other provisions of this policy apply.

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ASSIGNMENT SHEET #2

In Witness Whereof, we have caused this policy to be executed and attested, but this policy shall not be valid unless countersigned by our authorized representative.

Irvin Pfannenstiel *Secretary* Sidney Warner *President*

Insurance policy used with permission of Cimarron Insurance Company, Inc., Cimarron, Kansas.

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

ASSIGNMENT SHEET #3 — MAKE A HOUSEHOLD INVENTORY

NAME ____ SCORE ________________

Your memory may be excellent, but to remember exactly what household goods and personal possessions you have in any given place in your home is nearly impossible. In fact, most people cannot guess within several hundred dollars what their household furnishings are worth. This is because you accumulate your possessions a piece at a time.

Your inventory should be kept outside the home in a safe place such as a safe-deposit box. Without the inventory you may not be able to remember items in your home and, therefore, may not receive money owed to you by your insurance company.

Date of Purchase	Room: LIVING ROOM					Date of Purchase	Room: DINING ROOM				
	No. Of Items	Article	Orig. Cost	Value	Repl. Cost		No. Of Items	Article	Orig. Cost	Value	Repl. Cost
2-76	3	Bookcase	$ 875	1,200	1,350	2-64	1	Buffet	$ 250	$ 400	$ 775
2-74	14	Bric-a-brac	500	750	830	6-81	1	Carpets-Rugs	600	800	900
8-83	90	Books	1,200	1,400	1,625	7-71	8	Chairs	800	1,400	1,700
9-69	1	Cabinets	650	700	1,400	4-78	Set	China	600	800	1,000
10-78	1	Carpets-Rugs	900	1,200	1,600	11-75	1	China Cabinet	500	750	1,000
2-77	2	Chairs	500	600	900	8-77	8	Chairs	1,200	1,500	1,600
3-81	1	Clocks	150	175	220	7-76	1	Clock	50	75	75
6-74	4	Cushions-Pillows	75	100	150	8-68	1	Crystal (Assorted)	500	600	850
7-83	2	Curtains-Drapes	300	350	375	7-75	2 pr.	Curtains & Drapes	80	80	160
6-76	1	Desk	675	700	1,200	5-70	Set	Glasses	100	125	150
7-81	1	Fireplace Equipment	180	200	225	9-72	Set	Glassware	225	275	400
6-81	3	Lamps	160	250	265	8-75	1	Lamps (Chandelier)	340	400	450
6-81	1	Mantle Pieces	500	700	750	12-80	Set	Linens	65	100	125
6-81	1	Mirrors	50	75	75	11-74	4	Tablecloths	120	120	125
1-59	6	Paintings	240	600	750	1-76	3 Doz.	Napkins	40	40	70
1-82	1	Piano	1,800	2,000	2,000	3-67	3	Paintings	150	150	160
2-69	4	Pictures	950	1,200	1,200	5-83	1	Pictures	10	15	20
7-79	6	Plants	75	75	85	1-83	2	Plants	25	25	30
6-72	1	Radio	45	60	80	7-81	1	Server	125	150	175
6-79	1	Record Player	100	135	135	6-73	3	Serving Pieces	150	210	270
1-72	1	Sofa	600	750	800	8-72	Set	Silverware	1,100	1,500	2,000
3-79	4	Tables	900	1,150	1,250	9-81	1	Table	800	1,200	1,250
2-76	1	Television	700	700	850	8-61	1	Wall Hangings	70	90	185
2-76	1	Stereo	500	500	575						
10-83	1	Wall Hangings	100	150	150						

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ASSIGNMENT SHEET #3

PART I

Using the blank forms provided, take inventory in each room of your home. To complete this form, you may need to make estimates.

Date of Purchase	Room:					Date of Purchase	Room:				
	No. Of Items	Article	Orig. Cost	Value	Repl. Cost		No. Of Items	Article	Orig. Cost	Value	Repl. Cost

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ASSIGNMENT SHEET #3

Date of Purchase	Room:					Date of Purchase	Room:				
	No. Of Items	Article	Orig. Cost	Value	Repl. Cost		No. Of Items	Article	Orig. Cost	Value	Repl. Cost

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ASSIGNMENT SHEET #3

Date of Purchase	Room					Date of Purchase	Room				
	No. Of Items	Article	Orig. Cost	Value	Repl. Cost		No Of Items	Article	Orig. Cost	Value	Repl. Cost

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ASSIGNMENT SHEET #3

Date of Purchase	Room:					Date of Purchase	Room:				
	No. Of Items	Article	Orig. Cost	Value	Repl. Cost		No. Of Items	Article	Orig. Cost	Value	Repl. Cost

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ASSIGNMENT SHEET #3

PART II

Answer the following questions about your inventory.

A. Do you think it is necessary to take pictures of any of the items on your inventory list?

If so, which items should be photographed? ______________________________

____

____

____

Why do you think these pictures need to be taken? ______________________

____

____

____

B. After taking inventory, do you think that having property insurance is important?

__________ Why? ____

____

____

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2

A.
1. May 2, 1982, to May 2, 1983
2. S.E. 10.68 acres of lot 8, section 27, 3N, 8E, 1¼ miles from the town of Anywhere, Oklahoma
3. a. $24,000
   b. $2,400
   c. $12,000
   d. $4,800
   e. $25,000
   f. $500
4. J.J. McLoughlin
5. 1977
6. Frame
7. 30 feet
8. 1¼ miles

B.
1. Bodily injury — Bodily harm, sickness or disease, including required care, loss of services and death resulting therefrom
2. Business — Trade, profession, or occupation
3. Insured — You and residents of your household including relatives and anyone under the age of twenty-one who is in your care
4. Insured location — Residence premises
5. Motor vehicle — A motorized land vehicle designed for travel on public roads or subject to motor vehicle registration; motorized recreational vehicle
6. Property damage — Physical injury to or destruction of tangible property, including loss of use of this property

ANSWERS TO ASSIGNMENT SHEETS

7. Residence employee — An employee of any insured who performs duties in connection with the maintenance or use of the residence premises

8. Residence premises — One-family or two-family dwelling, other structures, and grounds or that part of any other building where you reside and which is shown as the residence premises in the declaration page

C. 1. Materials and supplies located on or adjacent to the residence premises for use in the construction, alteration, or repair of the dwelling or other structures on the residence premises

2. Structures used in whole or in part for business purposes or those structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage

3. Answer should include any four of the following

   a. Articles separately described and specifically insured in this or any other insurance

   b. Animals, birds, or fish

   c. Motorized land vehicles except those used to service an insured's residence but which are not licensed for road use

   d. Any device or instrument, including any accessories or antennas, for transmitting, recording, receiving, or reproduction of sound which is operated by power from the electrical system of a motor vehicle, or tape, wire, record, disc or other medium for use with any such device or instrument while any of this property is in or upon a motor vehicle

   e. Aircraft and parts

   f. Property of roomers, boarders, and other tenants, except property of roomers and boarders related to any insured

   g. Property contained in an apartment regularly rented or held for rental to others by any insured

   h. Property rented or held for rental to others away from the residence premises

   i. Business property in storage or held as a sample or for sale or delivery after sale

   j. Business property pertaining to a business actually conducted on the residence premises

   k. Business property away from the residence premises

ANSWERS TO ASSIGNMENT SHEETS

4. Loss or expense due to cancellation of a lease or agreement
5. Answer should include any four of the following
   a. Debris removal
   b. Reasonable repairs
   c. Trees, shrubs, and other plants
   d. Fire department service charge
   e. Property removed
   f. Credit card, forgery, and counterfeit money
6. Answer should include any ten of the following
   a. Fire or lightning
   b. Windstorm or hail
   c. Explosion
   d. Riot or civil commotion
   e. Aircraft
   f. Vehicles
   g. Smoke
   h. Vandalism or malicious mischief
   i. Theft
   j. Breakage of glass or safety glazing material
   k. Falling objects
   l. Weight of ice, snow, or sleet
   m. Collapse of building or any part of building
   n. Accidental discharge or overflow of water or steam
   o. Sudden and accidental tearing apart, cracking, burning, or bulging of heating or air conditioning system or appliance for heating water
   p. Freezing of plumbing, heating or air conditioning system, or appliance
   q. Sudden and accidental damage from artificially generated electrical current

ANSWERS TO ASSIGNMENT SHEETS

7. Answer should include any five of the following
    - a. Ordinance or law
    - b. Earth movement
    - c. Water damage
    - d. Power interruption
    - e. Neglect
    - f. War
    - g. Nuclear hazard

8. Answer should include any nine of the following
    - a. Insurable interest and limit of liability
    - b. Your duties after loss
    - c. Loss settlement
    - d. Loss to a pair or set
    - e. Glass replacement
    - f. Appraisal
    - g. Other insurance
    - h. Suit against us
    - i. Our option
    - j. Loss payment
    - k. Abandonment of property
    - l. Mortgage clause
    - m. No benefit to bailee
    - n. Nuclear hazard clause

ANSWERS TO ASSIGNMENT SHEETS

D. Answer should include the following

1. The insurance company
2. Three years

E. Answer should include the following

1. Claim expenses
2. First aid expenses
3. Damage to property of others

F. 1. By returning the policy or by notifying the insurance company in writing of the date of cancellation

2. Answer should include the following

   a. Premium not paid

   b. When policy has been in effect less than sixty days and is not a renewal, company may cancel for any reason

   c. If insured has misrepresented facts or if risk has changed substantially

   d. If policy is written for more than one year, the company may cancel for any reason at anniversary

Assignment Sheet #3 — Completed to the satisfaction of the instructor

CE - 93-C

REAL AND PERSONAL PROPERTY INSURANCE
UNIT II

TEST

NAME ______________________________ SCORE ______________

1. Match terms associated with real and personal property insurance to their correct definitions. Write the correct numbers in the blanks.

_____a. Household contents and other personal belongings used, owned, worn, or carried by the residents

_____b. Land and things permanently attached to it

_____c. Dangers that lead to economic loss

_____d. Written contract in which the insurance company guarantees to insure a person and/or family against a specified loss, damage, and/or injury in return for the payment of a premium

_____e. Increase in value

_____f. Decrease in value

_____g. Request of payments for losses

_____h. Amount of money paid by person for insurance coverage

1. Appreciate
2. Perils
3. Premium
4. Personal property
5. Depreciate
6. Real property
7. Policy
8. Claim

2. List three items for which property owners should carry insurance.

a. ______________________________

b. ______________________________

c. ______________________________

3. List seven types of property insurance coverage.

a. ______________________________

b. ______________________________

c. ______________________________

TEST

d. ____

e. ____

f. ____

g. ____

4. Select from the following list characteristics of package policies. Write an "X" in the blank before each correct answer.

______a. Are not purchased very often

______b. Provide for a combination of coverages

______c. Provide for basic, broad, or comprehensive coverage

______d. Can be purchased only by homeowners

______e. Provide for broad coverage at low cost

______f. Must be purchased from an independent agent

5. Match types of liability insurance to their descriptions. Write the correct numbers in the blanks.

______a. Protects insured against claims arising from bodily injury to others or damage to property of others; no claim is paid by insurance company unless it has been established that the insured is legally liable

______b. Protect the homeowner from accidental injury claims of others arising from actions of homeowner's family members or pets either on or off the homeowner's property; payment is made regardless of who is at fault

______c. Pays for minor damages to property accidentally caused by any member of the insured family; payment is made regardless of who is at fault

1. Medical payments
2. Property liability
3. Personal liability

TEST

6. Match parts of a property insurance policy to their descriptions. Write the correct numbers in the blanks.

______a. Listing of personal information that is given when applying for the policy; gives length of time policy covers and maximum payment company will make under each coverage; describes property that is insured

______b. Company's promise to pay any losses covered by the policy

______c. Listing of perils for which the company will not pay

______d. Clarification of the rights and obligations of company and policyholder

______e. Any additions made to the contract

______f. Information as to what the policy will cover

______g. Information about the terms found in the policy

1. Exclusions
2. Endorsements
3. Declarations
4. Coverage
5. Insuring agreement
6. Conditions
7. Definitions

7. Select from the following list factors that determine cost of property insurance. Write an "X" in the blank before each correct answer.

______a. Number of claims made to the insurance company

______b. Color paint used inside the home

______c. Access to adequate fire protection

______d. Materials used in construction

______e. Type of wood used to build the cabinets

______f. Length of time policy covers

______g. Deductible clauses

______h. Replacement value of the home

______i. Number of dependents

TEST

8. Select from the following list purposes of having an inventory. Write an "X" in the blank before each correct answer.

_____a. Making Christmas shopping list

_____b. Planning how much insurance to carry

_____c. Filing a claim

_____d. Determining net worth

_____e. Determining who should be left out of the will

_____f. Planning future needs and spending

_____g. Filing income tax return

9. Select from the following list guidelines for making a household inventory. Write an "X" in the blank before each correct answer.

_____a. List each item

_____b. Indicate approximate value now

_____c. Indicate who purchased the item

_____d. Keep inventory up-to-date

_____e. Indicate date that item was purchased

_____f. Indicate in which state the item was purchased

_____g. Indicate original purchase price

_____h. Indicate quantity of each item

_____i. Indicate room where the item is located

(NOTE: Test questions 10-12 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

10. Evaluate statements about property insurance.

11. Obtain information from a property insurance policy.

12. Make a household inventory.

REAL AND PERSONAL PROPERTY
UNIT II

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 160.)

1. (16 points)

   a. 4
   b. 6
   c. 2
   d. 7
   e. 1
   f. 5
   g. 8
   h. 3

2. (3 points)

   Answer should include any three of the following

   a. Home and contents
   b. Appurtenant structures
   c. Other personal property
   d. Personal liability

3. (7 points)

   Answer should include any seven of the following

   a. Package policy
   b. Liability
   c. Fire and contents of structure
   d. Flood
   e. Crime
   f. Earthquake
   g. Extended coverage
   h. Additional living expense
   i. Renter

ANSWERS TO TEST

4. (10 points)

b, c, e

5. (6 points)

a. 3

b. 1

c. 2

6. (12 points)

a.	3	d.	6	g.	7
b.	5	e.	2		
c.	1	f.	4		

7. (16 points)

a, c, d, f, g, h

8. (14 points)

b, c, d, f

9. (18 points)

a, b, d, e, g, h, i

10. Completed to the satisfaction of the instructor (8 points)

11. Completed to the satisfaction of the instructor (30 points)

12. Completed to the satisfaction of the instructor (20 points)

MOTOR VEHICLE INSURANCE
UNIT III

UNIT OBJECTIVE

After completing this unit, the student should be able to state reasons for buying motor vehicle insurance and answer questions about a motor vehicle insurance policy. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with motor vehicle insurance to their correct definitions.
2. State reasons for buying motor vehicle insurance.
3. Select from a list facts about Financial Responsibility Law.
4. Match basic types of motor vehicle insurance to their correct descriptions.
5. Select from a list facts about no-fault insurance.
6. Select from a list factors that affect motor vehicle insurance costs.
7. State points to consider when shopping for motor vehicle insurance.
8. State guidelines to follow in the event of a traffic accident.
9. Evaluate personal knowledge of motor vehicle insurance.
10. Determine appropriate insurance for certain situations.
11. Complete insurance questionnaire.
12. Answer questions about a motor vehicle insurance policy.

MOTOR VEHICLE INSURANCE
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

Filmstrip — *You and Your Insurance.* Color, 35 mm filmstrip and audio cassette, 12 minutes, E. Dahlin, Inc. 1979. Available from Director of Education Division, Insurance Information Institute, 110 William Street, New York, New York 10038.

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

1. About two weeks before this unit is to be taught, assign the students special reports on motor vehicle insurance. Suggest that the students look in newspapers or magazines for information. Have students report their findings to the class. Also, ask students what type of coverage they think is carried on the vehicle they most often drive.

2. Introduce unit by showing students the filmstrip, *You and Your Insurance.* Write discussion questions from the filmstrip on small pieces of paper and put them into a container. Have students draw a question from the container and discuss the answer with the class.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Present basic information relating to motor vehicle insurance; use Sections II, III, IV, V, VI, and VII.

EXAMPLE: Invite an insurance agent to come to the class as a resource person; ask students to have at least three questions prepared to ask the insurance agent. Give agent a copy of the unit, highlighting area that needs to be emphasized as well as a copy of student-prepared questions.

2. Before discussing Section II, have students write five reasons why they think motor vehicle insurance is important. Also have students complete Assignment Sheet #1. Ask insurance agent to stress the importance of taking driver's education in school and maintaining a good grade point average because this could affect the price paid for insurance coverage with some companies.

SUGGESTED ACTIVITIES

3. Discuss Section III and ask students if they think the Financial Responsibility Law is fair.

   EXAMPLE: Should everyone who owns a car be legally responsible for the damage that the vehicle could cause?

4. When discussing Section IV, ask students what they think are the most important types of motor vehicle insurance and why. Have students complete Assignment Sheet #2. Ask insurance agent to point out the importance of each type of insurance.

5. Ask insurance agent to point out that no-fault insurance does not apply to every state and ask whether or not it applies to your state; use Section V.

6. Ask insurance agent to point out that people buying a motor vehicle tag must sign a statement saying that they have liability insurance.

7. When discussing Section VI, ask students to list the type of car that they would like to buy and give a detailed description such as the size of engine and the type of radio. Have students describe their cars to the class and allow each member to vote on which car he or she thinks would be the most expensive to insure and give the reason. When the insurance agent speaks to the class, have students ask the agent if they voted right; have students complete Assignment Sheet #3. Ask insurance agent to stress the reasons why people under twenty-five years of age are a poor insurance risk. 7.

8. Select a certain type car; call several insurance agencies, asking their price to insure this car. Report your findings to the class. Point out the importance of shopping around before buying insurance; use Section VII.

9. Emphasize the need for current and accurate information regarding insurance; use Section VIII and Assignment Sheet #4.

   EXAMPLE: Ask a highway patrol officer or a local police officer to speak to the class. Ask the officer to point out the importance of each item listed in Section VIII.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

SUGGESTED ACTIVITIES

II. Instructional materials

  A. Objective sheet

  B. Suggested activities

  C. Information sheet

  D. Assignment sheets

    1. Assignment Sheet #1 — Evaluate Personal Knowledge of Motor Vehicle Insurance

    2. Assignment Sheet #2 — Determine Appropriate Insurance for Certain Situations

    3. Assignment Sheet #3 — Complete Insurance Questionnaire

    4. Assignment Sheet #4 — Answer Questions About a Motor Vehicle Insurance Policy

  E. Answers to assignment sheets

  F. Test

  G. Answers to test

III. Unit references

  A. Blackwell, Dorothy. *Automobile Insurance.* Oklahoma State University Extension Facts, No. T4110. Stillwater, Oklahoma: 1981.

  B. Boardman, Charles C., et al. *Consumer Education.* Encino, California: Glencoe Publishing Company, Inc., 1979.

  C. Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

  D. MacDonald, Dianne, and Joanne Primavera. *Financing and Insuring a Car.* Seattle, Washington: United Graphics, Inc., 1974.

MOTOR VEHICLE INSURANCE
UNIT III

INFORMATION SHEET

I. Terms and definitions

  A. Uninsured motorist — Person who owns a motor vehicle but has not purchased insurance

  B. Comprehensive — Covering completely or broadly

  C. Vandalism — Act of destroying or damaging private or public property

  D. Ignition switch — Device or system for starting the engine

II. Reasons for buying motor vehicle insurance (Assignment Sheet #1)

  A. Cover costs relating to personal injury resulting from motor vehicle accidents

  B. Cover repair costs for property damage resulting from motor vehicle accidents

III. Facts about Financial Responsibility Law (Assignment Sheet #2)

  A. Law is intended to keep off the road those drivers who cannot pay for the property damages or injuries they may cause

  B. Each person buying a car tag must sign a form stating that he or she has liability insurance

  C. Traffic law enforcement officials may check at any time to see that your motor vehicle is covered by liability insurance

  D. Driver's license can be suspended if there is no proof of an insurance policy in force

IV. Basic types of motor vehicle insurance and their descriptions (Assignment Sheets #1 and #2)

  A. Bodily injury liability — Provides protection if insured is legally liable for an accident in which others are injured or killed

  B. Property damage liability — Provides payment for damages the insured's car causes to the property of others if the insured is responsible for the accident

  C. Medical payments — Provides payments for medical expenses that result from a car accident, regardless of who is at fault

INFORMATION SHEET

D. Uninsured motorist — Provides payments for injuries or damage for which an uninsured or hit-and-run driver is legally liable

E. Comprehensive physical damage — Provides payment for injuries and/or damage to the insured's car caused by something other than a collision

EXAMPLES: Fire, theft, vandalism, hail, water, collision with animals

F. Collision — Provides payments for the damage to the insured's car caused by a collision with another vehicle or object; damages are paid regardless of who is at fault

V. Facts about no-fault insurance

(NOTE: On May 1, 1974, the United States Senate passed a bill intended to make no-fault insurance available to every motorist in the nation. The bill leaves adoption of no-fault plans to the state. Not every state has no-fault insurance.)

A. Policyholder files claims to own insurance company

B. Insurance company pays policyholder, regardless of who is at fault

(NOTE: Fault-finding process is eliminated; lower rates may result because it reduces costly court trials to determine who is at fault.)

VI. Factors that affect motor vehicle insurance costs (Assignment Sheets #1 and #3)

A. Driver's classification

(NOTE: Classifications are determined by age, sex, and marital status of the driver and how often the driver uses the car; young single males pay the highest premiums because, statistically, they are involved in more accidents.)

B. Geographical area

(NOTE: Premiums are based on number of claims and amounts an insurance company pays out in any given area.)

EXAMPLES: Insurance costs for Boston and New York are higher than premiums for Oklahoma.

Rural residents in a state may pay less than city residents.

C. Eligibility for premium discounts

EXAMPLES: Companies may offer reduced premiums for safe-driving records, good students, nonsmokers, nondrinkers, older citizens, or multiple-vehicle insurance

(NOTE: Drinking while driving is not only dangerous and against the law, but it also is an abuse of your insurance.)

INFORMATION SHEET

D. Year, make, and model of the car

EXAMPLE: Premiums are higher for collision and comprehensive coverage for new and expensive cars.

E. Amount of deductible

(NOTE: Deductibles begin at $50; premiums increase as amount of deductible decreases.)

F. Amount of coverage

(NOTE: Increased protection increases the premium costs.)

G. Insurance company

(NOTE: Premium amounts for same coverage vary from company to company.)

VII. Points to consider when shopping for motor vehicle insurance

A. Compare costs and coverage

(NOTE: They vary among companies and policies.)

B. Read the policy and ask questions about words or clauses you do not understand

C. Know all details of coverage, and be sure you understand the agreement for settling claims

(NOTE: Items such as tape decks may or may not be covered.)

D. Check the company's reputation for prompt and fair claim settlement

E. Be sure the company is licensed to do business in your state

(NOTE: Licensure is regulated by the state insurance commission. It might be to your benefit to contact the state insurance commission in your state before selecting an insurance company.)

VIII. Guidelines to follow in the event of a traffic accident

A. Turn off ignition switch

B. Do not smoke

(NOTE: Smoking may ignite spilled gasoline.)

INFORMATION SHEET

C. Guard against any further damage

(NOTE: Direct traffic around the accident.)

D. Call an ambulance if there are injuries

E. Notify the police

F. Do not leave the scene of the accident

(NOTE: To leave the scene of an accident constitutes hit and run, which is a criminal offense. Even though the accident occurs on private property such as a parking lot of a store, a police officer should be called so that blame for the accident may be established. Some insurance companies do not process claims unless the accident has been investigated by a police officer.)

G. Exchange necessary information with other driver (Assignment Sheet #4)

(NOTE: You will need the other driver's name, address, telephone number, insurance company, and policy number. It is a good idea always to carry paper and pencil with you in your motor vehicle. Also, be sure to know the name of your insurance company and your policy number.)

H. Do not discuss the accident or accept responsibility

I. Obtain necessary information from others involved in the accident and witnesses

EXAMPLES: Names, addresses, and telephone numbers

J. Make notes

(NOTE: This will help you remember exactly what has happened. Jot down the details of the accident, such as approximate speeds of the vehicles, conditions of the roadway, lighting conditions, and any traffic signs or signals that may have bearing on the accident. If you have a camera, take pictures of the accident scene and of your vehicle.)

K. Report accident to both insurance companies

MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #1 — EVALUATE PERSONAL KNOWLEDGE OF MOTOR VEHICLE INSURANCE

NAME ______________________________________ SCORE ______________

Driving a motor vehicle is a privilege and a responsibility. The freedom to go where you want is very rewarding. As a licensed driver, you have a responsibility to yourself, your passengers, and others using the roads.

No motor vehicle owner or driver should be without the protection of insurance. The costs of treating injuries and repairing damage are often much higher than most people can pay.

Take the following quiz to find out how much you know about motor vehicle insurance. Answer the statements by writing a "T" in the blanks before true statements and an "F" in the blanks before false statements.

_____A. If you have a "B" average or better in school, your car insurance premiums might cost less.

_____B. Liability insurance pays claims for injuries to others or damage to their property when you are at fault.

_____C. Liability insurance is the most important coverage on your insurance policy.

_____D. If you drive a small car, you get smaller rates for your insurance.

_____E. Even if your policy provides for repairs to your car (collision protection), you will have to pay the amount stated in your deductible clause.

_____F. If your car is worth $500 but you have an accident that causes $700 of damage, your insurance will pay you $700 for the repairs.

_____G. Your insurance policy can cost more per year than your car is worth.

Check your answers by reading the information on the next page.

ASSIGNMENT SHEET #1

ANSWERS TO QUIZ

A. True. You might be eligible for up to 25 percent off the price of your policy if you have "made the grade."

B. True. But only up to the amount specified in a policy. The amount you buy is written like this in a policy: 10/20. The first number is the maximum amount that the insurance company will pay (in thousands of dollars) for each person injured in the accident. The second number is the total amount that the insurance company will pay for all of the persons injured in the accident.

C. True. Liability protection is necessary because there are financial responsibility laws in each state.

D. True. A discount of up to 10 percent is offered by some insurance companies for compact cars.

E. True. The higher the deductible you choose, the more you will save on insurance premiums.

F. False. Your insurance company will pay only as much as your car is worth. In this case, your collision protection would provide you with a maximum of $450 (if you had $50 deductible). Because you would have to pay the first $50, the insurance company would pay you $450 to pay the $500 that the car is worth.

G. True. If your car is an older model, it is possible that you might be paying more for insurance than you would get from an accident that "totaled" your car. For this reason, it is good to think twice before buying collision insurance for an older car.

MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #2 — DETERMINE APPROPRIATE INSURANCE FOR CERTAIN SITUATIONS

NAME ________________________________ SCORE ____________

Auto insurance can be very confusing because there are so many types. Each type provides a certain kind of coverage.

Suggest appropriate types of insurance by completing the following statements.

A. Amy Gray's car was stolen. The insurance that covered this kind of loss is called

____

B. Janie Edwards hit another car and injured the driver. Luckily, Janie was covered by two types of insurance that paid for the damages. What types of insurance did Janie have?

____

____

C. Jeff Moore backed his car into Mrs. Carlson's fence. He had ______________ insurance to pay the claim.

D. Charlotte James crashed her car into a tree, causing damages to her car totaling $600. She had purchased ______________ insurance, and it paid the bill after she paid the ______________.

E. Roy Johnson turned a corner and hit a girl on a bike. The type of insurance that covered the cost of the girl's injuries is called ______________.

F. An unidentified motorist backed into Dave Gill's car and then drove away. What type of insurance would Dave need to pay for this type of damage?

____

G. Do the motor vehicles owned by your family have collision insurance? ____________ Do you think that it is economical to have collision insurance on the family's vehicles? ____________ Explain your answer.

____

____

____

MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #3 — COMPLETE INSURANCE QUESTIONNAIRE

NAME ______________________________ SCORE ______________

Statistics show that drivers under the age of twenty-five are involved in more traffic accidents than any other age group. Because of this, people in this age group are at a greater risk; and insurance companies raise rates accordingly.

Insurance companies rate someone in this age group as a poor risk in the following situations

Living away from home

Owning own car instead of using the family car

Getting traffic tickets

Having a car with a lot of horsepower

Having special equipment such as a tachometer, tape deck, or oversized tires

Having a car that is lowered or altered in some way

Not being a good student

The following *may* lower your insurance rates

Living at home

Driving a family car so that you will not be considered the principal driver of the car

Having a good driving record

Not putting special equipment on the car

Buying insurance where your parents have their policy

Taking a driver's training course in school

ASSIGNMENT SHEET #3

Complete the questionnaire on the following page. The answers to these questions help the insurance company decide upon the rate to charge. Answer these questions about your car or the car owned by your family.

ASSIGNMENT SHEET #3

TO BE COMPLETED BY THE YOUNG DRIVER IN OWN HANDWRITING:

Name of Insured ______

1. Name of young driver ______
   Date of birth ______
2. Do you reside with your parents? ______
   If not, where? ______
3. What school do you or will you attend? ______
   Where? ______

Circle highest grade completed.	Grade Average: (Use A, B, C, D, F scale)
7 8 9 Junior High	______
10 11 12 High School	______
1 2 3 4 College	______

4. Have you ever been expelled, suspended, or placed on probation by any school? ______ If yes, explain ______
5. Name of employer, if any ______
   Describe occupational duties ______
6. How many days per week will you drive any car to school or work? ______ Which car? ______ Distance ______
7. Which car do you use for pleasure? ______
   How many days per week? ______
8. Describe limitations, if any, imposed on your driving by your parents ______
9. Are you aware that loaning your car to others who are not members of your family may jeopardize your insurance? ______
10. Have you ever had auto insurance declined or canceled? ______
11. Driver's license number ______
12. Has your driver's license ever been suspended or revoked? ______
13. Have you ever been cited or received a warning citation in violation of any traffic law (other than parking)? ______
    Give dates and details ______

Date ______ Signature of Young Driver

YOUNG DRIVER QUESTIONNAIRE

Policy No. ______

14. Have you ever been involved in an accident (as a driver)? ______
    Give dates and details ______
15. How long have you been driving automobiles? ______
16. Have you taken a driver training course in high school? ______
    (Attach certificate for credit if course included a minimum of 30 hours classroom and 6 hours actual driving experience.)
17. Have you ever been arrested or detained for any reason other than a traffic violation? ______
    If yes, give dates and details ______
18. Do you own an automobile? ______
    If yes, which car? ______
    If no, have you contributed toward the purchase of any car in the household? ______ Which car? ______
19. Is the automobile you operate equipped with any of the following?
    - ☐ Special or modified carburetor
    - ☐ Headers or special mufflers
    - ☐ 4-speed manual shift
    - ☐ Altered body height (raised or lowered)
    - ☐ Custom or special paint job - Describe
    - ☐ Tachometer
    - ☐ Mag or chrome wheels
    - ☐ Stereo tape player

    Describe any other alterations or special equipment ______

    - ☐ None of the above apply
20. Rear wheel tire size of the car you operate ______
21. Engine size of the car you operate: cu. in. ______ horsepower ______
22. Is a car furnished by an employer for either parent's use? ______

CE - 115-C

ASSIGNMENT SHEET #3

YOUNG DRIVER QUESTIONNAIRE

TO BE COMPLETED BY THE AGENT:

1. Make and year of all cars in household (including any car furnished by an employer) Date purchased

______________________ ______________

______________________ ______________

______________________ ______________

2. How many drivers in the household? ______________

3. What other insurance does the insurance company carry presently for the applicant and his immediate family? (Give policy numbers) ______________

____

4. Describe driving habits ______________________

____

Date ______________________ Signature of Agent

5. Describe drink habits ______________________

____

6. Have you seen and interviewed the young driver personally? __________

How long have you known him? ______________

7. Have you personally inspected the car?* ______________

8. Agent's recommendation ______________________

____

____

____

*Required if young driver is owner or principal operator.

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MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #4 — ANSWER QUESTIONS ABOUT A MOTOR VEHICLE INSURANCE POLICY

NAME ________________________________ SCORE ____________

Understanding all aspects of an insurance policy is important. The policy spells out the rights and obligations of the insured and the insurance company. You should read the policy to find out what the company will do for you if a claim is filed.

Using a motor vehicle insurance policy provided by your teacher or one from your home, answer the following questions about an insurance policy.

(NOTE: This assignment sheet may need to be completed at home with the help of your parents.)

A. What is the name of the insurance company? ______________________

____

B. What is the name of the insured? ______________________

C. What is the policy number? ______________________

D. What is the policy period? ______________________

E. How many vehicles are insured on this policy? ______________________

F. What is the deductible? ______________________

G. Describe the cars that are insured. ______________________

____

____

____

H. What other company or person other than the insured would receive payment or a percentage of the payment if there were damages or loss of the insured's motor vehicle?

____

ASSIGNMENT SHEET #4

I. Discuss briefly how the insured may cancel the insurance policy.

J. Discuss briefly how the insurance company may cancel the insurance policy.

MOTOR VEHICLE INSURANCE
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2

A. Comprehensive physical damage

B. Bodily injury liability and property damage liability

C. Property damage liability

D. Collision, deductible

E. Bodily injury liability

F. Uninsured motorist

G. Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

MOTOR VEHICLE INSURANCE
UNIT III

TEST

NAME ______________________________ SCORE ______________

1. Match terms associated with motor vehicle insurance to their correct definitions. Write the correct numbers in the blanks.

_____a. Covering completely or broadly

_____b. Device or system for starting the engine

_____c. Person who owns a motor vehicle but has not purchased insurance

_____d. Act of destroying or damaging private or public property

1. Comprehensive
2. Ignition switch
3. Vandalism
4. Uninsured motorist

2. State reasons for buying motor vehicle insurance.

a. ____

____

b. ____

____

3. Select from the following list facts about Financial Responsibility Law. Write an "X" in the blank before each correct answer.

_____a. Law protects only those with insurance bought from an independent agent

_____b. Driver's license can be suspended if there is no proof of an insurance policy in force

_____c. Each person buying a car tag must sign a form stating that he or she has liability insurance

_____d. Proof of insurance must be shown before vehicle is inspected

_____e. Traffic law enforcement officials may check at any time to see that your motor vehicle is covered by liability insurance

_____f. Law is intended to keep off the road those drivers who cannot pay for the property damages or injuries they may cause

TEST

4. Match basic types of motor vehicle insurance to their correct descriptions. Write the correct numbers in the blanks.

______a. Provides payments for injuries and/or damage to the insured's car caused by something other than a collision

______b. Provides payment for damages the insured's car causes to the property of others if the insured is responsible for the accident

______c. Provides payments for medical expenses that result from a car accident, regardless of who is at fault

______d. Provides payments for injuries or damage for which an uninsured or hit-and-run driver is legally liable

______e. Provides payments for the damage to the insured's car caused by a collision with another vehicle or object; damages are paid regardless of who is at fault

______f. Provides protection if insured is legally liable for an accident in which others are injured or killed

1. Uninsured motorist
2. Comprehensive physical damage
3. Collision
4. Medical payments
5. Bodily injury liability
6. Property damage liability

5. Select from the following list facts about no-fault insurance. Write an "X" in the blank before each correct answer.

______a. Policyholder files claims to own insurance company

______b. Policyholder must have at least five family members in order to qualify for no-fault insurance

______c. Policyholder must have worked in same position for at least a year

______d. Insurance company pays policyholder, regardless of who is at fault

TEST

6. Select from the following list factors that affect motor vehicle insurance costs. Write an "X" in the blank before each correct answer.

_____a. Driver's classification

_____b. Insurance company

_____c. Eligibility for premium discounts

_____d. College diploma

_____e. Season of the year

_____f. Year, make, and model of the car

_____g. Weather conditions

_____h. Amount of deductible

_____i. Amount of coverage

_____j. Distance traveled

_____k. Geographical area

7. State three points to consider when shopping for motor vehicle insurance.

a. ____

____

b. ____

____

c. ____

____

8. State six guidelines to follow in the event of a traffic accident.

a. ____

b. ____

c. ____

d. ____

TEST

e. ____________________

f. ____________________

(NOTE: Test questions 9-12 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

9. Evaluate personal knowledge of motor vehicle insurance.

10. Determine appropriate insurance for certain situations.

11. Complete insurance questionnaire.

12. Answer questions about a motor vehicle insurance policy.

MOTOR VEHICLE INSURANCE
UNIT III

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 140.)

1. (8 points)

   a. 1

   b. 2

   c. 4

   d. 3

2. (6 points)

   a. Cover costs relating to personal injury resulting from motor vehicle accidents

   b. Cover repair costs for property damage resulting from motor vehicle accidents

3. (12 points)

   b, c, e, f

4. (12 points)

   a. 2

   b. 6

   c. 4

   d. 1

   e. 3

   f. 5

5. (8 points)

   a, d

6. (22 points)

   a, b, c, f, h, i, k

ANSWERS TO TEST

7. (9 points)

Answer should include any three of the following

a. Compare costs and coverage

b. Read the policy and ask questions about words or clauses you do not understand

c. Know all details of coverage, and be sure you understand the agreement for settling claims

d. Check the company's reputation for prompt and fair claim settlement

e. Be sure the company is licensed to do business in your state

8. (18 points)

Answer should include any six of the following

a. Turn off ignition switch

b. Do not smoke

c. Guard against any further damage

d. Call an ambulance if there are injuries

e. Notify the police

f. Do not leave the scene of the accident

g. Exchange necessary information with other driver

h. Do not discuss the accident or accept responsibility

i. Obtain necessary information from others involved in the accident and witnesses

j. Make notes

k. Report accident to both insurance companies

9. Completed to the satisfaction of the instructor (14 points)

10. Completed to the satisfaction of the instructor (11 points)

ANSWERS TO TEST

11. Completed to the satisfaction of the instructor (10 points)

12. Completed to the satisfaction of the instructor (10 points)

HEALTH INSURANCE
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to match types of health insurance coverage to their descriptions and obtain information from a health insurance policy. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with health insurance to their correct definitions.
2. Select from a list factors that contribute to rising health care costs.
3. Select from a list factors that affect cost of health insurance.
4. State general rules for adequate health insurance coverage.
5. Match types of government-sponsored health insurance programs to their correct descriptions.
6. Select from a list facts about group and individual insurance polices.
7. List types of health insurance coverage according to their descriptions.
8. List insurance information needed by hospital to admit patient.
9. Describe methods insurance companies use to pay benefits.
10. State three qualifications for a health care professional.
11. Select from a list questions to ask a doctor.
12. State facts about health maintenance organizations.
13. Answer questions about health care cost.
14. Estimate health care cost.
15. Recommend insurance for certain situations.
16. Obtain information from a health insurance policy.
17. Provide information for a hospital admission sheet.

HEALTH INSURANCE
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities

  A. Order materials to supplement unit.

    1. Order educational materials from The Educational Service Center for the Institute of Life and Health Insurance.

      (NOTE: The address is Educational Service, Institute of Life Insurance, Health Insurance Institute, 277 Park Avenue, New York, New York 10017.)

    2. Collect copies of health insurance policies so that students can complete Assignment Sheets #4 and #5.

  B. Provide students with objective sheet.

  C. Discuss unit and specific objectives.

  D. Provide students with information and assignment sheets.

  E. Discuss information and assignment sheets.

    1. Emphasize that rising health care costs make it an almost absolute necessity for average consumers to protect themselves against financial burden of health care costs; point out that even though insurance is expensive, most people cannot afford to be without it. Use Information Sheet, Section II and Assignment Sheet #1.

      EXAMPLE: Post collected news articles daily during unit to stress that health care costs affect individuals, companies, and government agencies.

    2. Introduce basic health insurance information and discuss how it can benefit consumers in the insurance marketplace; use Information Sheet, Sections III, IV, V, VI, and VII and Assignment Sheets #2 and #3.

      EXAMPLES: Make copies of Information Sheet and invite agent who handles health insurance to emphasize how informed shoppers for health insurance can best benefit from coverage.

      Collect insurance information brochures from area agents to show students how insurance information is presented by the industry.

      Ask students (before they complete Assignment Sheet #2) to estimate what medical costs were when they were born. If possible, provide comparative information.

SUGGESTED ACTIVITIES

Emphasize to students that the statements for medical costs come from various places such as doctors, hospital, laboratory. Getting insurance payments can become a lengthy process, so prompt action is required when statements arrive.

Have students complete Assignment Sheets #2 and #3 to reinforce basic health insurance information.

Invite a hospital insurance representative to point out the role government-sponsored health insurance programs play in local health care.

3. Emphasize that hospital entry can be less stressful and payment of benefits more smooth if insurance information is readily available upon patient's initial admission; use Information Sheet, Sections VIII and IX and Assignment Sheet #4.

   EXAMPLES: Invite a hospital admissions clerk to discuss procedures used in local hospital for admissions and insurance benefit payments. Also, ask clerk about policy regarding refusal to admit certain patients. Arrange for study tour to hospital admissions area where hospital admissions clerk demonstrates admission procedures.

4. Emphasize patient's responsibility in health insurance coverage as related to selection of health care professionals and usage of prescription drugs; use Information Sheet, Sections X and XI.

5. Introduce alternative to health insurance: health maintenance organizations; use Information Sheet, Section XII.

   EXAMPLES: Point out availability of health maintenance organizations in your area.

   Arrange study tour of health maintenance organization in local area.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

SUGGESTED ACTIVITIES

D. Assignment sheets

1. Assignment Sheet #1 — Answer Questions About Health Care Cost

2. Assignment Sheet #2 — Estimate Health Care Cost

3. Assignment Sheet #3 — Recommend Insurance for Certain Situations

4. Assignment Sheet #4 — Obtain Information from a Health Insurance Policy

5. Assignment Sheet #5 — Provide Information for a Hospital Admission Sheet

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Boardman, Charles C., et al. *Consumer Education*. Encino, California: Glencoe Publishing Co., Inc. 1979.

B. Campbell, Sally R. *The Confident Consumer*. South Holland, Illinois: Goodheart-Willcox Company, Inc. 1982.

C. Oppenheim, Irene. *Consumer Skills*. Peoria, Illinois: Bennett Publishing Company, 1982.

D. *Protecting Your Future*. New York: Education Services, Institute of Life Insurance, Health Insurance, n.d.

HEALTH INSURANCE
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Policyholder — Person who owns the insurance policy

B. Coinsurance — System of insurance whereby the insurance company will pay only a percentage of the remainder of the bill after the insured has paid the deductible

(NOTE: Major medical policies usually pay 75 to 80 percent of the bill, and the insured pays the rest. Try to find insurance arrangements that state that after the insured has paid a certain amount, the insurance company will then pay 100 percent of the remainder of the expenses that are covered in the policy.)

C. Fringe benefits — Payment to an employee other than wages or salary

D. Affiliation — Specific connection with an organization

E. Generic drug — Common form of a drug; usually costs less than a similar brand-name drug

II. Factors that contribute to rising health care costs

(NOTE: Rising health care costs have made it necessary for most Americans to rely on health insurance.)

A. Inflation

B. Greater demand for health services

C. Medical techniques and procedures

D. Abuse of insurance

(NOTE: Abuse of insurance results in premium increases for all consumers.)

III. Factors that affect cost of health insurance (Assignment Sheets #2 and #3)

A. Type(s) of health insurance selected

EXAMPLES: Hospitalization, major medical, dental

INFORMATION SHEET

B. Type of policy

EXAMPLES: Group and individual

C. Age of insured

D. Sex of insured

E. Physical condition of insured

F Medical history of insured

G. Occupation of insured

H. Medical care cost in the local area

IV. General rules for adequate health insurance coverage (Assignment Sheets #2 and #3)

A. Insure against major medical expenses

(NOTE: It is usually more expensive to insure against routine or predictable expenses.)

B. Consider the advantages of group and individual policies

C. Buy across-the-board coverage

(NOTE: Some policies cover only specifically named accidents or diseases.)

V. Descriptions of types of government-sponsored health insurance programs (Assignment Sheet #3)

A. Worker's compensation — Provides state-funded benefits for employees' injuries or illnesses resulting from their jobs

(NOTE: If an employee is killed on the job, benefits are paid to his or her beneficiary.)

B. Medicaid — Pays the medical expenses for needy people of all ages with state and federal funds

(NOTE: Plans are drawn up by the state and financed with state funds matched by federal funds. As a result, various state plans differ as to who is covered and what they will receive.)

INFORMATION SHEET

C. Medicare — Provides medical benefits to the aged through the Social Security system

(NOTE: Medicare covers almost all those age sixty-five or older and those who have received social security benefits for disability for two consecutive years or more.)

VI. Facts about group and individual insurance policies (Assignment Sheets #1 and #3)

A. Group

1. Provide coverage at comparatively low costs

2. Are often available through place of work

(NOTE: Many times health insurance is a fringe benefit offered by an employer.)

3. May offer limited coverage; are difficult to tailor to individual needs

(NOTE: If a group plan does not offer enough coverage for your needs, purchase additional coverage.)

B. Individual

1. Offer protection for those not eligible for membership-type policies

2. Can be specifically tailored to meet personal needs

3. Can provide continued coverage between jobs

VII. Types of health insurance coverage (Assignment sheets #2 and #3)

(NOTE: These types of health insurance can be bought separately but are usually sold on a package basis.)

A. Hospitalization — Provides benefits to cover some or all of the cost of room, board, and other in-hospital services

EXAMPLES: Room accommodations, food service, routine nursing care, minor medical supplies

(NOTE: A specific amount is allowed for each day in the hospital up to a limited number of days. In-hospital service can include the use of the operating room, anesthesia, laboratory fees, drugs, dressings, and X-rays. The bill for supplies might be less if a patient does not accept a supply item such as a box of tissues.)

INFORMATION SHEET

B. Surgical — Pays all or part of a surgeon's fees for an operation

(NOTE: Fees for office calls made before and after the operation may be included.)

C. Regular medical expense — Usually covers doctor's fees for nonsurgical care in a hospital, at home, or at the doctor's office

(NOTE: This type of insurance is sometimes called general insurance. The policy specifies the amount that is payable and number of calls with a maximum number of calls or days as stated in the policy.)

D. Major medical — Provides protection against the cost that results from serious accidents or prolonged illness

(NOTE: Most major medical plans are designed to pick up medical expenses at the point where basic plans such as hospital payments and surgical cost stops. A common feature is for major medical insurance plans to have both deductible and coinsurance features.)

E. Dental — Usually covers normal dental care, preventive dental care, and tooth damage caused by accidents

F. Accident — Provides payment for medical expenses that result from accidents

G. Loss of income — Pays benefits with regular payments to wage earners when their income is cut off as a result of an illness or accident

VIII. Insurance information needed by hospital to admit patient (Assignment Sheet #5)

(NOTE: If a patient is brought into the emergency room and is unable to give this information, it will be obtained from relatives.)

A. Name and address of insurance company

B. Policy number

C. Policyholder's name

D. Claim form

(NOTE: Some patients will bring their own form, or the patient can sign the hospital's standard form. After treatment, the hospital will file the claim with the insurance company.)

INFORMATION SHEET

IX. Methods insurance companies use to pay benefits (Assignment Sheets #1 and #4)

A. Indemnity basis — Insurance company pays a set amount

EXAMPLE: The cost of the hospital room may be $105 a day, but the insurance company pays only $95. The insured has to pay the rest.

B. Service benefits — Insurance company pays the hospital directly for a type of service specified in the policy

EXAMPLE: The insurance company agrees to pay for a semiprivate room. If the insured does not use anything more expensive, the insurance company pays the hospital directly and the insured pays nothing for the room.

X. Qualifications for a health care professional

(NOTE: Most health insurance policies allow coverage for only those services provided by qualified health care professionals. It is the consumer's responsibility to seek medical care from recognized professionals.)

A. Graduation from an approved school

B. License to practice in your state

C. Acceptance as a member of professional societies and associations

EXAMPLE: American Medical Association

D. Affiliation with a local hospital

E. Established good reputation among patients and other professionals

XI. Questions to ask a doctor (Assignment Sheet #1)

(NOTE: Although health insurance coverage can include prescription drugs, testing, treatment, hospitalization, and surgery, it rarely covers their total cost. Wise consumers can protect themselves from unnecessary medical expenses by asking their physician key questions.)

A. Drugs

1. What is in the drug?

(NOTE: Some people have reactions to certain drugs.)

2. Is the drug really necessary?

INFORMATION SHEET

3. Can a generic drug be substituted?

   (NOTE: Use of generic drugs, which usually do not cost as much as brand-name drugs, can help keep down medical costs.)

4. What does the drug do?

5. How much of the drug should be taken?

6. What time of day should the drug be taken and for how many days?

7. Will there be any side effects from the drug?

B. Diagnosis and treatment procedures

(NOTE: Questions about diagnosis and treatment procedures concern testing, treatment, hospitalization, and surgery.)

1. Is procedure really necessary?

2. What is purpose of procedure?

3. What does procedure involve?

4. Can this procedure be done on an out-patient basis, or is hospitalization necessary?

   (NOTE: If hospitalization is necessary, one should ask about length of stay and type of room.)

5. Will there be any side effects?

6. Will there be need for a recuperation period?

XII. Facts about health maintenance organizations

(NOTE: Health maintenance organizations offer an alternative to health insurance. Before joining a health maintenance organization, find out what services it offers and what facilities are associated with it. Check the qualifications of the health care professionals. Ask about fees and what they include. Then compare the cost and services of the health care and health insurance coverages. Choose the plan that will be best for you and your family.)

A. Provide health services rather than benefits for medical services

INFORMATION SHEET

B. Are usually provided through an employment group plan

C. Are usually paid for by the employer or employee by paying a lump sum or monthly fee

(NOTE: If the insured becomes ill, he or she goes to a doctor who is associated with the health maintenance organization to receive the health care that is needed at no additional cost.)

HEALTH INSURANCE
UNIT I

ASSIGNMENT SHEET #1 — ANSWER QUESTIONS ABOUT HEALTH CARE COST

NAME ____ SCORE ________________

As health care costs continue to climb, you may spend a sizable amount of your income just to stay healthy. In spite of high prices, there are ways to keep health costs down. The following tips may be helpful.

> Find out what free or low-cost health services are available to you through your employer or union health programs, community programs, and government programs.
>
> Protect yourself against major medical cost by having adequate health insurance.
>
> Know exactly what expenses your health insurance covers, and file claims promptly for all covered expenses.
>
> Minimize hospital costs by asking for out-patient care if possible.
>
> Get second opinion from another physician or specialist before agreeing to nonemergency surgery.

Read the following case studies and answer the questions that follow.

A. Vicki Reed was in the hospital for sixteen days. The hospital room cost $100.00 per day. Her insurance company would pay only $95.00 per day, leaving Vicki with a bill of $80.00 that she must pay herself.

Which method of payment did Vicki's insurance company use? ____________________

____

B. Tara Graham was in the hospital for fourteen days and stayed in a semi-private room. Her insurance company paid the entire bill.

Which method of payment did Tara's insurance company use? ____________________

____

ASSIGNMENT SHEET #1

C. Renna Blaker had an appointment with a doctor. The doctor wrote a prescription for some medicine for Renna. Renna asked the doctor if she would prescribe generic drugs.

Why do you think Renna wanted the generic drug instead of the brand-name drug?

____

____

Why did Renna not ask the pharmacist to make the substitution?

____

____

D. Opal Carey was trying to decide between getting group insurance where she worked or an individual policy from the local insurance agent.

Help her decide, and give your reason for your advice. ______________________

____

____

____

____

HEALTH INSURANCE
UNIT I

ASSIGNMENT SHEET #2 — ESTIMATE HEALTH CARE COST

NAME ______________________________ SCORE ______________

The cost of health care, like almost everything else, has risen dramatically in the past two decades. For just a few days' stay in a hospital, the cost can be several thousand dollars, depending on the treatment. This is why health insurance is so important.

The bill below shows the hospital costs of having a baby in 1974 in a medium-size hospital.

Estimate the cost of health care in your community by recording your estimates in Column A and record the actual cost in Column B. Obtain figures for Column B by interviewing someone knowledgeable about the cost of health care. This could be a doctor, nurse, or person in charge of billing in a hospital or doctor's office.

5/30/74

Lone Elm Hospital
110 Hickory Nut Ridge
Rockford, Oklahoma 74623

Lois Patterson	884722
NAME	POLICY NUMBER

May 1 to May 5
SERVICE FROM

	day	rate per day		COLUMN A today's cost (your estimate)	COLUMN B today's actual cost
hospital room	5	76.50	382.50	$________	$________
care of newborn	5	48.00	240.00	$________	$________
routine service			12.00	$________	$________
delivery room			140.00	$________	$________
anesthesia			50.00	$________	$________
total			$824.50	$________	$________

ASSIGNMENT SHEET #2

A. How much did you overestimate or underestimate the actual cost for hospitalization?

____

B. Were you surprised at the cost?____________________

Explain your answer.____________________________

____

____

C. Do you see the need for health insurance?____________________

Explain you answer.____________________________

____

____

D. Since health care is so expensive, it is very important for you to do all you can to stay healthy. What steps do you take to stay healthy?____________________

____

____

____

____

HEALTH INSURANCE
UNIT I

ASSIGNMENT SHEET #3 — RECOMMEND INSURANCE FOR CERTAIN SITUATIONS

NAME ____ SCORE ________________

Because of the high cost of health care, insurance is a must. Most Americans today are covered by group health insurance provided through their employers or unions at a reasonable cost. The employer may pay part or all of the cost of this insurance for employees and their dependents. Coverage usually ends after a specified period when the employee leaves his or her job.

To further supplement individual needs and to cover those not in a group plan, insurance organizations offer many types of individual or family health policies. Those who want to carry out sound financial planning should have a clear idea of what health care coverage they have and what coverage is available to meet the costs of health emergencies.

Recommend a type or types of insurance for the following situations.

A. Diane Harrell has hepatitis. She spent only a short time in the hospital, but the doctor told her she should stay home from work to rest and recover for about eight weeks. She has only seven days of sick leave.

Diane's insurance covered the medical costs. What additional type of insurance should

Diane have purchased? ____

____

B. Bill Reavis had his tonsils taken out. The surgeon's bill arrived yesterday.

What type of insurance would have helped Bill pay for this bill? ________________

____

C. Debbie Portor has pneumonia, but her doctor told her that modern medicine would have her out of the hospital within a week.

What types of insurance does Debbie need? ________________________________

D. Oren Sims suffered a very badly damaged arm in a motorcycle accident. The damage to the arm will require a series of six operations, extensive physical therapy, and a hospital stay of at least three months. Complications require that a specialist be called in.

What type of insurance does Oren need? ________________________________

ASSIGNMENT SHEET #3

E. Joyce Anderson has developed a skin rash, and finds she has to visit the doctor twice a week for a month.

What type of insurance would help Joyce pay for this health care?________________

____

F. Janet Blackefox is going to have several of her teeth filled. Some may even have to be capped.

What type of insurance would help Janet pay for this health care?________________

____

G. Kay Nolen is sixty-seven years old.

What type of insurance program should Kay be investigating?________________

____

H. Tina Winters is a young mother, and her family has fallen on hard times. She and her husband have lost their jobs because their office closed. Their daughter Betty is sick, and there is no money for medical care and no insurance since Tina and her husband lost their jobs.

What type of insurance program would be the answer to their problems?__________

____

I. Janet Woods was hurt on the job. She has to be off work for several months.

What type of insurance program would help Janet?________________________

HEALTH INSURANCE
UNIT I

ASSIGNMENT SHEET #4 — OBTAIN INFORMATION FROM A HEALTH INSURANCE POLICY

NAME ________________________________ SCORE ____________

Health care is a very important matter for Americans. Since 1847, when the first, very limited sickness insurance policy was offered, health insurance coverage has grown steadily.

Health insurance policies and premiums are quite different from company to company. There are many combinations of coverage and plans. Before buying health insurance, check with a number of companies. Look into group plans. Check to see if your policy will pay even if you are covered under another policy. Remember also that your needs may change. Reevaluate your needs once in awhile and make any changes that may be required.

Obtain information from a health insurance policy by answering the following questions. Use your family's insurance policy or one provided by your teacher.

A. Is the insurance policy a group plan or an individual plan? ____________

____

B. What is the name of the insurance company? ____________

____

C. What members of your family are covered? ____________

____

HOSPITAL EXPENSES

D. How many days in the hospital are covered? ____________

E. How much per day is paid for room and board? ____________

F. How much is the deductible, if any? ____________

G. How long is the waiting period before benefits start? ____________

H. How can the insurance company cancel the policy? ____________

____

____

____

ASSIGNMENT SHEET #4

SURGICAL EXPENSES

I. What kinds of surgery are covered?____________________________

____

____

____

REGULAR MEDICAL EXPENSES (PHYSICIANS)

J. How much is paid for each visit to the doctor's office?____________

K. Is there a deductible clause?________ How much is it?____________

MAJOR MEDICAL

L. What is the maximum amount the policy will cover?______________

M. How much coinsurance must the policyholder pay?_______________

____

N. How much is the deductible?______________________________

O. What out-of-hospital expenses are covered?____________________

____

____

____

P. Briefly summarize the exclusions, if any.________________________

____

____

____

____

HEALTH INSURANCE
UNIT I

ASSIGNMENT SHEET #5 — PROVIDE INFORMATION FOR A HOSPITAL ADMISSION SHEET

NAME ______________________________ SCORE ______________

As part of admission to a hospital, a patient must complete an admission sheet. Usually the information is recorded by someone working in the admissions office of the hospital. If the patient is brought into the emergency room, the information must be obtained from a relative.

(NOTE: Hospitals cannot treat minor children without the permission of the parents or legal guardian. Parents or legal guardians should provide instructions for their children's caregivers to follow in emergency situations.)

Much of the information that is recorded on the admissions sheet pertains to your insurance coverage. Provide information for the hospital admission sheet on the following pages. Complete only the top half, stopping just before the Provisional Diagnosis section. The bottom section will be completed by hospital personnel.

24-D

ASSIGNMENT SHEET #5

ADMISSION SHEET LIONS CLUB EYE DONOR ☐ Yes ☐ No

Family Name	First Name	Middle Name	Home Phone		Room No.	Hosp. No.
Mailing Address	City	Zone	State	Sex M F	Civil Status M S W D Sep.	Religion
Age Yrs.	Birth Date Mo. Day Year	Birthplace	Nationality			Soc. Sec. No.
Occupation	Employer or Employer of Spouse		Address of Employer-Phone			
Name of Husband, Maiden Name of Wife or Parent	Address if Other Than Above					Birthplace
Notify in Case of Emergency	Relationship	Address				Phone
Name of Blue Cross and/or Blue Shield Plan	Type	Group No.	Contract No.	Effective Date		
Other Hospitalization Insurance	Name	Address		Policy Number	Policy Holder	
Medicare #		Welfare #				
Person Responsible for This Account			Relationship	Person Responsible for This Account Must Sign Below on Admission of Patient.		
Mailing Address	City	State	Employer			
Address of Employer-Phone		I Hereby Agree to Pay for Services Rendered to This Patient-Signature of Guarantor				
Attending Physician	Date of Last Admission	Admission Date A.M. P.M.	Discharge Date A.M. P.M.			
Provisional Diagnosis (to be completed within 24 hours after admission).				On admission, patient or qualified person must sign authorization for Medical and/or Surgical Treatment on reverse side.		

THIS SECTION TO BE COMPLETED BY HOSPITAL PERSONNEL

Final Diagnosis: Code No.

Secondary Diagnosis or Complications:

Operation:

Results: ☐ Recovered ☐ Improved ☐ Not Improved ☐ Not Treated ☐ Diagnosis Only Died: ☐ Under 48 hrs. ☐ Over 48 hrs.

Cause of Death ______ Autopsy: ☐ Yes ☐ No

Consultation With ______

	YES	NO		YES	NO
Infection on Admission	☐	☐	Infection on Discharge	☐	☐
Post Operative Infection	☐	☐	Nosocomial Infection	☐	☐

Signed ______ M.D., Attending Physician

CHART COPY

CE - 25-D

ASSIGNMENT SHEET #5

AUTHORIZATION FOR MEDICAL AND/OR SURGICAL TREATMENT

I, the undersigned, a patient in ______________________________, hereby authorize

Dr. ______________________ (and whomever he may designate as his assistants) to administer such treatment as is

necessary, and to perform the following operation ______________________________
NAME OF OPERATION

and such additional operations or procedures as are considered therapeutically necessary on the basis of findings during the course of said operation. I also consent to the administration of such anesthetics as are necessary, with the exception of ______________________.
NONE, SPINAL ANESTHESIA, OR OTHER

Any tissues or parts surgically removed may be disposed of by the hospital in accordance with accustomed practice.

I hereby certify that I have read and fully understand the above Authorization for Medical and/or Surgical Treatment, the reasons why the above named surgery is considered necessary, its advantages and possible complications, if any, as well as possible alternative modes of treatment, which were explained to me by Dr. ______________________. I also certify that no guarantee or assurance has been made as to the results that may be obtained.

Date ______________ Signed ______________________
PATIENT

Witness ______________________ Or ______________________
NEAREST RELATIVE

Relationship to Patient ______________________

____
If someone other than the patient signed, give reason patient did not sign.

> Both authorizations must be signed by the patient, or by the nearest relative in the case of a minor or when patient is physically or mentally incompetent.

AUTHORIZATION FOR RELEASE OF INFORMATION

Authorization is hereby granted to release to the ______________________________
NAME OF INSURANCE COMPANY OR COMPANIES

such information as may be necessary for the completion of my hospitalization claims.

Date ______________ Signed ______________________
PATIENT

Or ______________________
NEAREST RELATIVE

Relationship to Patient ______________________

CITY MEDICAL CENTER

HEALTH INSURANCE
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3

A. Loss of income

B. Surgical

C. Hospitalization and regular medical expense

D. Major medical

E. Regular medical expense

F. Dental

G. Medicare

H. Medicaid or individual

I. Worker's compensation

Assignment Sheet #4 — Completed to the satisfaction of the instructor

Assignment Sheet #5 — Completed to the satisfaction of the instructor

HEALTH INSURANCE
UNIT I

TEST

NAME ____ SCORE ________________

1. Match terms associated with health insurance to their correct definitions. Write the correct numbers in the blanks.

______a. Payment to an employee other than wages or salary

______b. Common form of a drug; usually costs less than a similar brand-name drug

______c. System of insurance whereby the insurance company will pay only a percentage of the remainder of the bill after the insured has paid the deductible

______d. Specific connection with an organization

______e. Person who owns the insurance policy

1. Affiliation
2. Coinsurance
3. Generic drug
4. Policyholder
5. Fringe benefits

2. Select from the following list factors that contribute to rising health care costs. Write an "X" in the blank before each correct answer.

______a. Abuse of insurance

______b. Month in which an illness or accident occurs

______c. Greater demand for health services

______d. Medical techniques and procedures

______e. Company from which policy was purchased

______f. Inflation

3. Select from the following list factors that affect cost of health insurance. Write an "X" in the blank before each correct answer.

______a. Political party affiliation of insured

______b. Medical care cost in the local area

______c. Type of policy

TEST

______d. Age of insured

______e. Whether insured has living grandparents

______f. Occupation of insured

______g. Physical condition of insured

______h. Education of insured

______i. Medical history of insured

______j. Sex of insured

______k. Type(s) of health insurance selected

4. State general rules for adequate health insurance coverage.

a. ____

b. ____

c. ____

5. Match types of government-sponsored health insurance programs to their correct descriptions. Write the correct numbers in the blanks.

______a. Pays the medical expenses for needy people of all ages with state and federal funds

______b. Provides state-funded benefits for employees' injuries or illness resulting from their jobs

______c. Provides medical benefits to the aged through the Social Security system

1. Medicare
2. Medicaid
3. Worker's compensation

6. Select from the following list facts about group and individual insurance policies. Write an "X" in the blank before each correct answer.

Group

______a. May offer limited coverage; are difficult to tailor to individual needs

______b. Are often available through place of work

______c. Are available only to people with children

______d. Provide coverage at comparatively low costs

TEST

Individual

______a. Are available only to married persons

______b. Offer protection for those not eligible for membership-type policies

______c. Can be specifically tailored to meet personal needs

______d. Are available only to persons with one or more years of college education

______e. Can provide continued coverage between jobs

7. List types of health insurance coverage according to their descriptions.

a. ______________ — Provides payment for medical expenses that result from accidents

b. ______________ — Provides benefits to cover some or all of the cost of room, board, and other in-hospital services

c. ______________ — Usually covers doctor's fees for nonsurgical care in a hospital, at home, or at the doctor's office

d. ______________ — Provides protection against the cost that results from serious accidents or prolonged illness

e. ______________ — Usually covers normal dental care, preventive dental care, and tooth damage caused by accidents

f. ______________ — Pays all or part of a surgeon's fees for an operation

g. ______________ — Pays benefits with regular payments to wage earners when their income is cut off as a result of an illness or accident

8. List three pieces of insurance information needed by hospital to admit patient.

a. ____

b. ____

c. ____

TEST

9. Describe methods insurance companies use to pay benefits.

   a. Indemnity basis — ______________________________

   ____

   b. Service benefits — ______________________________

   ____

10. State three qualifications for a health care professional.

   a. ______________________________

   ____

   b. ______________________________

   ____

   c. ______________________________

   ____

11. Select from the following list questions to ask a doctor. Write an "X" in the blank before each correct answer.

Drugs

______a. What color are the pills?

______b. How much of the drug should be taken?

______c. Can a generic drug be substituted?

______d. Will there be any side effects from the drug?

______e. What other products are sold in the pharmacy?

______f. Is the drug really necessary?

______g. What time of day should the drug be taken and for how many days?

______h. What does the drug do?

______i. What is in the drug?

TEST

Diagnosis and treatment procedures

______a. Is procedure really necessary?

______b. Who will my roommate be?

______c. What is purpose of procedure?

______d. What does procedure involve?

______e. How many hospital workers are on each shift?

______f. Can this procedure be done on an out-patient basis, or is hospitalization necessary?

______g. Will there be any side effects?

______h. Will there be need for a recuperation period?

12. State two facts about health maintenance organizations.

a. ____

____

b. ____

____

(NOTE: Test questions 13-17 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

13. Answer questions about health care cost.

14. Estimate health care cost.

15. Recommend insurance for certain situations.

16. Obtain information from a health insurance policy.

17. Provide information for a hospital admission sheet.

HEALTH INSURANCE
UNIT I

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 200.)

1. (10 points)

   a. 5

   b. 3

   c. 2

   d. 1

   e. 4

2. (12 points)

   a, c, d, f

3. (22 points)

   b, c, d, f, g, i, j, k

4. (9 points)

   a. Insure against major medical expenses

   b. Consider the advantages of group and individual policies

   c. Buy across-the-board coverage

5. (6 points)

   a. 2

   b. 3

   c. 1

ANSWERS TO TEST

6. (18 points)

Group

a, b, d

Individual

b, c, e

7. (14 points)

a. Accident

b. Hospitalization

c. Regular medical expense

d. Major medical

e. Dental

f. Surgical

g. Loss of income

8. (3 points)

Answer should include any three of the following

a. Name and address of insurance company

b. Policy number

c. Policyholder's name

d. Claim form

9. (6 points)

Description should include the following

a. Indemnity basis — Insurance company pays a set amount

b. Service benefits — Insurance company pays the hospital directly for a type of service specified in the policy

ANSWERS TO TEST

10. (9 points)

    Answer should include any three of the following

    a. Graduation from an approved school

    b. License to practice in your state

    c. Acceptance as a member of professional societies and associations

    d. Affiliation with a local hospital

    e. Established good reputation among patients and other professionals

11. (34 points)

    Drugs

    b, c, d, f, g, h, i

    Diagnosis and treatment procedures

    a, c, d, f, g, h

12. (6 points)

    Answer should include any two of the following

    a. Provide health services rather than benefits for medical services

    b. Are usually provided through an employment group plan

    c. Are usually paid for by the employer or employee by paying a lump sum or monthly fee

13. Completed to the satisfaction of the instructor (8 points)

14. Completed to the satisfaction of the instructor (14 points)

15. Completed to the satisfaction of the instructor (9 points)

16. Completed to the satisfaction of the instructor (15 points)

17. Completed to the satisfaction of the instructor (5 points)

LIFE INSURANCE
UNIT II

UNIT OBJECTIVE

After completing this unit, the student should be able to state reasons for purchasing life insurance and complete a life insurance application form. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with life insurance to their correct definitions.
2. Match forms of term insurance to their correct descriptions.
3. Match forms of permanent insurance to their correct descriptions.
4. Match special clauses in life insurance policies to their correct descriptions.
5. Select from a list types of financial protection that affect need for life insurance coverage.
6. Select from a list guidelines to use in purchasing and maintaining life insurance coverage.
7. Select from a list factors that affect the cost of life insurance.
8. State examples of ways life insurance benefits are used.
9. Select from a list facts about the cash value of an insurance policy.
10. Select from a list ways policyholder can receive benefits if premium payments are stopped.
11. Evaluate personal knowledge about life insurance.
12. Obtain information about life insurance policies.
13. Select appropriate solutions to a life insurance problem.
14. Determine life insurance needs.
15. Complete a life insurance application.

LIFE INSURANCE
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities

   A. Order materials to supplement unit.

      1. "The Booklet You Have In Your Hand Is Not Designed to Sell Life Insurance" No. 301

      2. "Plain Talk About Your Life Insurance Policy" No. 304

      3. "Let's Talk About Money" No. 307

      4. "Planning for Retirement" No. 331

      5. "A Guide To Life Insurance For Women Only" No. 309

      (NOTE: These pamphlets are available from American Council of Life Insurance, 227 Park Avenue, New York, New York 10017.)

   B. Provide students with objective sheet.

   C. Discuss unit and specific objectives.

      EXAMPLES: Introduce unit by asking students the question, "In financial matters, how would it affect your family if the main breadwinner died?" Have students list several things they would have to give up if something happened to the breadwinner in their family.

      Emphasize that it is important to have life insurance on the person who is in charge of the home.

      Introduce acute need for life insurance; use Assignment Sheet #1.

      Point out to students that there are only two basic types of life insurance (term and permanent), but many forms of each.

   D. Provide students with information and assignment sheets.

   E. Discuss information and assignment sheets.

      1. Emphasize consumer's need for basic life insurance information before shopping for life insurance; use Information Sheet, Sections II, III, and IV.

         EXAMPLE: Invite an insurance agent to discuss basic life insurance coverages and related information. Have students prepare questions to ask agent.

SUGGESTED ACTIVITIES

2. Point out importance of careful consumer comparison of insurance costs/forms with personal needs. Point out that students should be aware of highly advertised policies and of door-to-door salespeople; use Information Sheet, Sections V, VI, and VII and Assignment Sheets #4 and #5.

   EXAMPLES: Have students react to insurance myth, "Since there are differences in the price of insurance and since states regulate insurance companies, one should always buy cheapest." Point out that cheapest may be from a company that is not financially sound.

   Check reports by A. M. Best Company at library for ratings of financial soundness of selected insurance companies.

3. Focus on variety of ways that life insurance benefits are used; use Information Sheet, Sections VIII and IX and Assignment Sheet #2.

   EXAMPLE: Have students categorize items listed in Information Sheet, Section V (protection feature or savings feature) and explain their reasons.

4. Emphasize the "living values" of life insurance available to policyholders; use Information Sheet, Section X and Assignment Sheet #3.

5. When doing Assignment Sheet #4, have students play the following game. The goal is to help students recognize the different types of life insurance and how they fit each person's life situation.

   a. Give students a few minutes to imagine what their lives will be like in ten years and have them do Assignment Sheet #4.

   b. Have students put their assignment sheets in a box.

   c. Write the forms of life insurance on 3 × 5 cards. Do this three times so that there are three cards with term insurance written on them and so on. Shuffle the cards and put them face down on the table.

   d. Ask a student to choose an assignment sheet from the box and one of the 3 × 5 insurance cards. Student then gives class a brief summary of the assignment sheet and whether the insurance coverage is adequate. Let the other class members agree or disagree, giving reasons for their decision. At this time, emphasize to students the pitfalls of choosing a life insurance policy without considering each individual's unique needs.

   e. Play the game several times, each time with a different student.

SUGGESTED ACTIVITIES

f. Have each student in the class draw an assignment sheet from the box. Acting as a "life insurance agent," the student recommends the kind of insurance that would best suit the situation described on the assignment sheet. Have student write the kind of insurance and reason for recommending the insurance on a separate sheet of paper, and then sign it and attach it to the assignment sheets.

g. Collect the assignment sheets and return them to their actual owners. Have students further discuss with their "agents" the recommendation for insurance that was made.

6. Point out to students consequences for failing to keep the beneficiary up-to-date. How might their beneficiary change during the next five to ten years?

CASE STUDY: Mary and George were married. Mary bought life insurance on herself and made George the beneficiary. Mary and George were divorced two years later. After the divorce, Mary wanted her parents to have all her money and property in the event something happened to her. Six weeks after the divorce was final, Mary was killed in a plane crash. At the time of the divorce, Mary had forgotten to change the beneficiary on her insurance policy. George received the proceeds from Mary's insurance policy, not her parents as Mary had intended.

7. When discussing Information Sheet, Section X, have students complete Assignment Sheet #5.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Evaluate Personal Knowledge About Life Insurance

2. Assignment Sheet #2 — Obtain Information About Life Insurance Policies

SUGGESTED ACTIVITIES

3. Assignment Sheet #3 — Select Appropriate Solutions to a Life Insurance Problem

4. Assignment Sheet #4 — Determine Life Insurance Needs

5. Assignment Sheet #5 — Complete a Life Insurance Application

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit reference

A. Blackwell, Dorothy G. *Buying Life Insurance.* Oklahoma State University Extension Facts, FLA 4224. Stillwater, Oklahoma: 1979.

B. Blackwell, Dorothy G. *Life Insurance for the Family.* Oklahoma State University Extension Facts, FLA 4123. Stillwater, Oklahoma: 1979.

C. Blackwell, Dorothy G. *Understanding Life Insurance.* Oklahoma State University Extension Facts, FLA 4220. Stillwater, Oklahoma: 1979.

D. Boardman, Charles C., et al. *Consumer Education.* Encino, California: Glencoe Publishing Co., Inc. 1979.

E. *Guiding Your Group: Life Insurance.* New York: Education and Community Services, American Council of Life Insurance, n.d.

F. *Our Family's Life Insurance.* New York: Institute of Life Insurance, Community Services, 1973.

G. *Protecting Your Future.* New York: Education Service, Institute of Life Insurance, Health Insurance, n.d.

LIFE INSURANCE
UNIT II

INFORMATION SHEET

I. Terms and definitions

A. Term insurance — Protection for a certain length of time against loss of life

B. Permanent insurance — Lifetime protection for the insured and his or her beneficiaries

C. Cash value — Money available in cash upon voluntary termination of a policy before it becomes payable by death or maturity

D. Beneficiary — Person named in the policy to receive the insurance proceeds at the death of the insured

E. Incontestable clause — Statement that insured has a temporary policy for a certain length of time (usually one or two years)

(NOTE: If, during this time, the insurance company finds that the insured lied or made a mistake on the application, the policy will no longer be honored.)

F. Special clause — Provision for certain added benefits that will increase the cost of the policy

(NOTE: Sometimes the clause is a part of the original policy; cost is included in the basic premium. In other cases, clauses are added to the policy at an extra charge.)

G. Contingent beneficiary — Person named in the policy to receive the insurance proceeds at the death of the insured if the person named as beneficiary is no longer living

H. Grace period — Time between the date the premium is due and the date that the policy can be canceled for nonpayment

II. Forms of term insurance (Assignment Sheet #4)

A. Renewable term — Policies guarantee the insured the right to renew the policy without having a new medical examination; benefits are paid at the death of the insured

(NOTE: The premium will be higher each time it is renewed since the insured will be older. Renewable policies are usually limited to a certain number of terms and cannot be renewed once the insured is past a certain age. The policy is usually renewed on a one-year, five-year, ten-year, or twenty-year basis.)

INFORMATION SHEET

B. Convertible term — Policies have a provision that allows the insured to change the policy from term to permanent insurance

C. Increasing term — Premiums stay the same during the coverage period, but the amount of coverage gets larger each year

D. Decreasing term — Premiums stay the same during the coverage period, but the amount of coverage becomes smaller

EXAMPLES: Credit life, mortgage

E. Level term — Amount of protection stays the same during the entire time the policy is in effect

III. Forms of permanent insurance (Assignment Sheet #4)

A. Straight — Combination of a decreasing amount of protection with an increasing amount of savings within the policy

(NOTE: Straight life is sometimes called *whole* or *ordinary life*.)

B. Limited payment — Protection for life, but policyholders pay premiums only for a certain number of years

(NOTE: Policies are often named by the number of years the policyholder pays premiums. A twenty-payment policy requires payments for twenty years.)

C. Endowment — Combination of temporary insurance and savings, with emphasis on savings; savings can be built up in a fixed number of years

(NOTE: Premiums are paid for a certain number of years [usually twenty or thirty years] or to a certain age. Premiums are higher for endowment insurance than for the other basic types of life insurance.)

IV. Special clauses in life insurance policies (Assignment Sheet #4)

A. Premium waiver — Insured person does not have to pay premium while he or she is totally disabled

B. Double indemnity — Beneficiary receives double the face value of policy if insured dies accidentally

C. Automatic premium loan — Company automatically pays premiums from the values in the policy if insured misses paying

(NOTE: Some companies offer a policy in which the premium will be deducted from earned interest when the premium is not received on time.)

INFORMATION SHEET

V. Types of financial protection that affect need for life insurance coverage (Assignment Sheets #4 and #5)

(NOTE: The types of financial protection that affect the need for life insurance should be reviewed periodically.)

- A. Social security
- B. Worker's compensation
- C. Union and/or employer's benefits
- D. Veteran's benefits
- E. Job retirement
- F. Savings and investments

VI. Guidelines to use in purchasing and maintaining life insurance coverage (Assignment Sheets #4 and #5)

- A. Compare insurance policies
- B. Read insurance policies carefully to understand their provisions
- C. Keep policy in safe place

  (NOTE: Let your beneficiaries know where your policies are located. Your beneficiaries must give the policy and death certificate to the insurance company before collecting on the insurance.)

- D. Keep insurance company informed of your address
- E. Discuss your insurance with your family and other beneficiaries
- F. Review your insurance program periodically
- G. Evaluate personal needs for insurance to determine amount of insurance needed

  EXAMPLES: Consider number and ages of dependents, standard of living dependents want to maintain if insured dies, amount of other financial resources family has to use, current income and future earnings.

INFORMATION SHEET

VII. Factors that affect the cost of life insurance (Assignment Sheets #4 and #5)

A. Kind of life insurance needed

B. Age of the insured

(NOTE: Generally, the younger a person is, the less he or she will pay for insurance coverage.)

C. Amount of claims paid

(NOTE: Insurance companies set base rates from estimates of what they will have to pay out on claims or policies.)

D. Operating expenses

(NOTE: The costs of operating the insurance companies, plus a profit for owners of the company, are considered in arriving at premiums.)

E. Reserve fund

(NOTE: Each insurance company sets aside a reserve fund for meeting emergency situations such as heavy future claims.)

F. Health of the insured

G. Company from which insurance is bought

(NOTE: Different companies charge different premiums for the same coverage.)

H. Occupation of the insured

(NOTE: Your occupation and its hazards can affect the cost of life insurance for you. However, nine out of ten people have occupations that let them pay standard rates.)

VIII. Examples of ways life insurance benefits are used (Assignment Sheets #1 and #2)

(NOTE: Few, if any, life insurance policies will offer all these benefits.)

A. Pay final expenses and debts of the policyholder

B. Replace some or all of the income a family would lose

C. Pay for a housekeeper if the homemaker dies

D. Pay a certain amount of money to a policyholder at a certain age

E. Guarantee retirement income

F. Build a fund to use as income or for loans in emergencies while continuing to protect dependents

INFORMATION SHEET

G. Provide for education

IX. Facts about the cash value of an insurance policy (Assignment Sheet #2)

A. Cash value can be used as collateral

(NOTE: If the insured dies before the loan is repaid, the money is subtracted from the death benefit payable to the beneficiary.)

B. Cash value can be used to buy policy for a smaller amount if premiums cannot be paid

(NOTE: The cash value is used to buy an insurance policy for a smaller amount that is paid in full for the rest of your life.)

C. Cash value can be used to buy fully paid term policy for a certain number of years and days

(NOTE: You can stop paying premiums but keep the same amount of protection for a limited period of time. After that time, the insurance policy will end.)

X. Ways policyholder can receive benefits if premium payments are stopped (Assignment Sheet #3)

A. Lump sum payment

B. Income plan

(NOTE: The cash value is left with the insurance company, and a plan is devised as to how the insured is to receive the cash value.)

EXAMPLE: Cash payments could be made to the insured each month.

C. Reduced paid-up life insurance

(NOTE: The policy is changed to a lower face value. There are no more payments made for premiums. If you bought a whole-life policy at age thirty-five, at age sixty-five you can change it to a paid-up policy; but the face value will be about 70 percent of the original. Your beneficiary will receive this smaller amount upon your death.)

D. Extended term insurance

(NOTE: There is no more payment of premiums. The insurance continues at the face value of your policy. It will continue only for a certain number of years. At the end of this time, all protection stops.)

LIFE INSURANCE
UNIT II

ASSIGNMENT SHEET #1 — EVALUATE PERSONAL KNOWLEDGE ABOUT LIFE INSURANCE

NAME ______________________________ SCORE ____________

This might be the first time that you have really thought about life insurance. It might help to know that life insurance is simply a system of planning for financial security.

Agree or disagree with the following statements about life insurance. Give a reason for each answer.

A. It makes little sense to purchase life insurance when you are young, single, and healthy. The time to buy insurance is when you grow older and have big responsibilities.

Do you agree or disagree? ____________________ Reason ____________

____

____

____

B. Auto racers, mountain climbers, and parachute testers should be charged the same rate for life insurance as everyone else.

Do you agree or disagree? ____________________ Reason ____________

____

____

____

C. Women do not need life insurance.

Do you agree or disagree? ____________________ Reason ____________

____

____

____

LIFE INSURANCE
UNIT II

ASSIGNMENT SHEET #2 — OBTAIN INFORMATION ABOUT LIFE INSURANCE POLICIES

NAME ____ SCORE ________________

Life insurance plays an important role in the financial security of most families. In fact, seven out of eight American families today have life insurance. Families see it as protection that guarantees dollars to replace income if something happens to the major wage earner. Also, they look upon their life insurance as one of the financial tools they use to help reach family goals.

Obtain information about your family's life insurance policy by answering the following questions. If your family does not have an insurance policy, answer the question as if your family does have one.

A. Where is your family's life insurance policy kept? ____________________________

____

B. What is the name and address of your family's life insurance agent? ______________

____

C. What is the amount of the premium for each policy and the date it is due? ________

____

D. What would happen if a premium were not paid when it is due? ________________

____

____

E. Who is named beneficiary in each policy? _____________________________________

____

____

____

F. Does each policy name a contingent beneficiary? ____________________________

G. What is the present cash value in the life insurance policy? __________________

H. Are there loans against your life insurance policy? _________________________

I. Is there a grace period for the payment of the premium? _____ If so, what is it? _____

____

LIFE INSURANCE
UNIT II

ASSIGNMENT SHEET #3 — SELECT APPROPRIATE SOLUTIONS TO A LIFE INSURANCE PROBLEM

NAME ______________________________ SCORE ____________

You might suppose that most benefit payments of life insurance policies go to the survivors or beneficiaries. This is not entirely true. A large percentage of payments goes to living policyholders. The living values of life insurance can be very important in preserving the special financial plans of the insured person.

ASSIGNMENT SHEET #3

Solve the following life insurance problems. Fill in the blanks with the number of the appropriate solution.

LIFE INSURANCE PROBLEMS

A. __________ Gary Cooper, 43

I lost my job and cannot afford premiums of $795 on my straight life policy. I have paid premiums for twenty years. What can I do now? My family still needs protection.

B. __________ Jerry Black, 47

If I had $30,000, I could buy a new tractor and double my business. Where could I borrow that kind of money at a reasonable interest rate?

(NOTE: Someone who purchases large pieces of equipment that are financed can also buy credit life insurance to protect both buyer and seller.)

C. __________ Shelia Morrison, 67

My husband and I are retired. We have an income from our pension plans and Social Security. We have paid premiums on a straight life policy for thirty-six years. Now that the children are self-supporting and we have more insurance than we think we need, I wonder if that old policy is worth anything? Maybe we should put the money into a savings account since it will give us a regular, fixed monthly income payment.

D. __________ Edith Jones, 27

If I'm working, I can pay the premiums on my new policy. What if I get sick and cannot work? How will I pay the premium?

SOLUTIONS

1. For small additional cost, you can insure that you will not have to pay the premium on your insurance if you become disabled for six months or longer.
2. Insurance policies may have a cash value that you can borrow at a reasonable interest rate.
3. If later in life you have no major financial responsibilities and want money for things you need, you can surrender or cash your insurance policy and put it into a savings account.
4. Almost every straight life policy begins to build a cash value after the first year or two. You can turn that cash value into a paid-up policy. The amount of the policy will be less than the original, but it will still offer protection.

LIFE INSURANCE
UNIT II

ASSIGNMENT SHEET #4 — DETERMINE LIFE INSURANCE NEEDS

NAME ______________________________ SCORE ______________

When choosing the type and amount of life insurance necessary to assure continued financial security for yourself and family, be sure to consider both your family's total obligations and the income needed if the breadwinner should die. Include any other income the survivors could ordinarily expect to receive, such as social security, employment benefits, and investment returns.

Determine life insurance needs by completing the following questionnaire. Allow your imagination to transport you ten years into the future and answer the questions as you think your situation will be ten years from now.

NAME ____

ADDRESS ____

MARITAL STATUS ____single ____married ____widowed

____separated ____divorced

OCCUPATION ____

Is occupation considered hazardous? ____yes ____no

Spouse's occupation ____

CHILDREN'S NAMES AND AGES ______________________________

____

____

FAMILY FINANCES

Income Range:

____0 - $30,000

____$30,000 - $40,000

____$40,000 - $50,000

____$50,000 - $60,000

____$70,000 - $80,000

____over $80,000

ASSIGNMENT SHEET #4

What additional financial assets do you have such as rental property or savings accounts?

____

____

Do you have outstanding debts? ____yes ____no

If you do, what are they and how much? ________________________

____

____

____

HOUSING

____own home $____________________amount of mortgage

____rent $____________________amount of rent per month

MEDICAL PROBLEMS (please specify)

____

____

____

Choose one type of insurance that would suit your needs ten years from now; give reasons for your choice

Type of insurance chosen__________________________________

Reason ____

____

____

____

LIFE INSURANCE
UNIT II

ASSIGNMENT SHEET #5 — COMPLETE A LIFE INSURANCE APPLICATION

NAME ____ SCORE ________________

When you buy life insurance, you will be asked to complete an application form. The application form is used to determine whether you qualify for the insurance coverage and to help identify you to the insurance company.

The applicant will be asked to give general information such as name, address, age, marital status, occupation, and social security number. Also the primary beneficiary and the contingent beneficiary must be listed.

The primary beneficiary is the person named in the policy to receive the proceeds at the death of the insured. The contingent beneficiary is the person to receive benefits if the primary beneficiary is no longer living. It is very important to keep the beneficiary up-to-date so that the proceeds from the insurance policy will go to the person whom you want to receive it.

Complete the following life insurance application.

60-D

ASSIGNMENT SHEET #5

The information in the Application is to be furnished by the Applicant

1. Name of Applicant - Proposed Insured - Please Print	2. Date and State of Birth	3. Age
4. Owner of Policy, if other than applicant - proposed insured. Name and relationship to applicant.	5. Amount of Insurance	

6. a. Height b. Weight c. Sex d. Marital Status

7. Address of Applicant: ______________________

Street ______________________City ______________

County ____________State ______________Zip Code ________

8. Occupation ______________________Employer ______________

9. Beneficiary: Give full name, relationship, and date of birth.

First ______________________

Second ______________________

Is right to change Beneficiary reserved to the Owner? ☐ Yes ☐ No

10. Family Physician: ______________________

Name ______________________Address ______________

11. Will proposed insurance replace any existing policy? Yes ☐ No ☐

Mode of Payment: Total Premium $ ______________

A ( ) Plan: ______________

SA ( ) Additional Benefits: ______________

Q ( ) ______________

M ( ) ______________

Is Automatic Loan Provision desired: Yes ( ) No ( )

Dividend Option desired if Participating Policy:

Reduce Prem. ( ) Cash ( ) Accumulate ( )

Pd. Up Ins. ( )

Policy owner's social security no. ______________

Answer the following questions by checking one box only and give the details together with the name of the Proposed Insured in the space below:

	Yes	No
A. Are you free from disease and in sound health?		
B. Have you: 1. Ever been declined or rated for the issuance of life, accident, or health insurance?		
2. Ever had: (a) disease of the heart, paralysis, or high blood pressure?		

	Yes	No
(b) disease of the lungs or tuberculosis?		
(c) disease of the kidneys?		
(d) disease of the stomach or other vital organs?		
(e) cancer or diabetes?		
(f) mental or nervous trouble?		
3. Consulted a physician or received hospital or sanitarium observation or care during the past 5 years?		

Name	Nature of Illness or Accident	Date From	Date To	Attending Physician & Address

HOME OFFICE ADDITIONS OR CORRECTIONS — DO NOT WRITE IN THIS SPACE

AGREEMENT

I hereby declare that all the statements and answers to the above questions are complete and true to the best of my knowledge and belief, that before signing I read each and all of said questions and answers and I agree that this application shall be attached to and from a part of the contract of insurance for which I have applied. I further agree that the insurance applied for shall not take effect until this application has been approved by the company at its home office and the first premium has been paid in full nor until the policy is issued and actually delivered to the applicant during the lifetime of the Proposed Insured(s) while each of them are in the same health condition as described in the application.

AUTHORIZATION AND ACKNOWLEDGEMENT STATEMENT

I hereby authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, the Medical Information Bureau, or other organization, institution, or person, that has any records or knowledge of me or my health, to give to the Gibson National Life Insurance Company or its reinsurers any such information. I also acknowledge receipt of the NOTICE TO APPLICANT. A photographic copy of this authorization and acknowledgement shall be as valid as the original.

Dated at ______________, this ______ day of ______________, 19______ Signature ______________________

(Owner - Applicant)

FOR AGENT'S SIGNATURE

Is proposed insurance intended to replace any existing policy? Yes ( ) No ( )

Name of Company ______________________

Writing Agent ______________________

LIFE INSURANCE
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3

A. 4

B. 2

C. 3

D. 1

Assignment Sheet #4 — Completed to the satisfaction of the instructor

Assignment Sheet #5 — Completed to the satisfaction of the instructor

LIFE INSURANCE
UNIT II

TEST

NAME ______________________________ SCORE ______________

1. Match terms associated with life insurance to their correct definitions. Write the correct numbers in the blanks.

______a. Time between the date the premium is due and the date that the policy can be canceled for nonpayment

______b. Person named in the policy to receive the insurance proceeds at the death of the insured

______c. Money available in cash upon voluntary termination of a policy before it becomes payable by death or maturity

______d. Provision for certain added benefits that will increase the cost of the policy

______e. Statement that insured has a temporary policy for a certain length of time (usually one or two years)

______f. Lifetime protection for the insured and his or her beneficiaries

______g. Person named in the policy to receive the insurance proceeds at the death of the insured if the person named as beneficiary is no longer living

______h. Protection for a certain length of time against loss of life

1. Incontestable clause
2. Grace period
3. Term insurance
4. Contingent beneficiary
5. Special clause
6. Cash value
7. Beneficiary
8. Permanent insurance

TEST

2. Match forms of term insurance to their correct descriptions. Write the correct numbers in the blanks.

______a. Policies guarantee the insured the right to renew the policy without having a new medical examination; benefits are paid at the death of the insured

______b. Premiums stay the same during the coverage period, but the amount of coverage gets larger each year

______c. Amount of protection stays the same during the entire time the policy is in effect

______d. Premiums stay the same during the coverage period, but the amount of coverage becomes smaller

______e. Policies have a provision that allows the insured to change the policy from term to permanent insurance

1. Convertible term
2. Decreasing term
3. Renewable term
4. Level term
5. Increasing term

3. Match forms of permanent insurance to their correct descriptions. Write the correct numbers in the blanks.

______a. Protection for life, but policyholders pay premiums only for a certain number of years

______b. Combination of a decreasing amount of protection with an increasing amount of savings within the policy

______c. Combination of temporary insurance and savings, with emphasis on savings; savings can be built up in a fixed number of years

1. Limited payment
2. Endowment
3. Straight

4. Match special clauses in life insurance policies to their correct descriptions. Write the correct numbers in the blanks.

______a. Insured person does not have to pay premium while he or she is totally disabled

______b. Company automatically pays premiums from the values in the policy if insured misses paying

______c. Beneficiary receives double the face value of policy if insured dies accidentally

1. Automatic premium loan
2. Premium waiver
3. Double indemnity

TEST

5. Select from the following list types of financial protection that affect need for life insurance coverage. Write an "X" in the blank before each correct answer.

_____a. Religious beliefs

_____b. Job retirement

_____c. Date of birth of policyholder

_____d. Worker's compensation

_____e. Savings and investments

_____f. Veteran's benefits

_____g. College or university attended

_____h. Social security

_____i. Union and/or employer's benefits

6. Select from the following list guidelines to use in purchasing and maintaining life insurance coverage. Write an "X" in the blank before each correct answer.

_____a. Keep policy in safe place

_____b. Evaluate personal needs for insurance to determine amount of insurance needed

_____c. Arrange for a contingent beneficiary only after the age of fifty-five

_____d. Compare insurance policies

_____e. Keep policy hidden and away from other people

_____f. Keep insurance company informed of your address

_____g. Discuss your insurance with your family and other beneficiaries

_____h. Provide life insurance only for the primary breadwinner

_____i. Review your insurance program periodically

_____j. Read insurance policies carefully to understand their provisions

TEST

7. Select from the following list factors that affect the cost of life insurance. Write an "X" in the blank before each correct answer.

______a. Membership in civic clubs

______b. Occupation of the insured

______c. Reserve fund

______d. Ancestry

______e. Amount of claims paid

______f. Operating expenses

______g. Age of the insured

______h. Wealth of the community

______i. Health of the insured

______j. Company from which insurance is bought

______k. Occupation of the insured's spouse

______l. Kind of life insurance needed

8. State five examples of ways life insurance benefits are used.

a. ____

b. ____

c. ____

d. ____

e. ____

9. Select from the following list facts about the cash value of an insurance policy. Write an "X" in the blank before each correct answer.

______a. Cash value can be used to buy fully paid term policy for a certain number of years and days

______b. Cash value has no value until policyholder dies

______c. Cash value can be used to buy policy for a smaller amount if premiums cannot be paid

______d. Cash value can be used as collateral

______e. Cash value can only be used to pay funeral expenses of policyholder

TEST

10. Select from the following list ways policyholder can receive benefits if premium payments are stopped. Write an "X" in the blank before each correct answer.

_____a. Payments made to families with children

_____b. Lump sum payment

_____c. Extended term insurance

_____d. Cash payments made on a monthly basis only

_____e. Reduced paid-up life insurance

_____f. Deposits to savings and loan companies

_____g. Income plan

(NOTE: Test questions 11-15 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Evaluate personal knowledge about life insurance.

12. Obtain information about life insurance policies.

13. Select appropriate solutions to a life insurance problem.

14. Determine life insurance needs.

15. Complete a life insurance application.

LIFE INSURANCE
UNIT II

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 190.)

1. (16 points)

   a. 2
   b. 7
   c. 6
   d. 5
   e. 1
   f. 8
   g. 4
   h. 3

2. (10 points)

   a. 3
   b. 5
   c. 4
   d. 2
   e. 1

3. (6 points)

   a. 1
   b. 3
   c. 2

4. (6 points)

   a. 2
   b. 1
   c. 3

ANSWERS TO TEST

5. (18 points)

   b, d, e, f, h, i

6. (20 points)

   a, b, d, f, g, i, j

7. (24 points)

   b, c, e, f, g, i, j, l

8. (15 points)

   Answer should include any five of the following

   a. Pay final expenses and debts of the policyholder

   b. Replace some or all of the income a family would lose

   c. Pay for a housekeeper if the homemaker dies

   d. Pay a certain amount of money to a policyholder at a certain age

   e. Guarantee retirement income

   f. Build a fund to use as income or for loans in emergencies while continuing to protect dependents

   g. Provide for education

9. (10 points)

   a, c, d

10. (14 points)

    b, c, e, g

11. Completed to the satisfaction of the instructor (9 points)

12. Completed to the satisfaction of the instructor (9 points)

ANSWERS TO TEST

13. Completed to the satisfaction of the instructor (8 points)

14. Completed to the satisfaction of the instructor (15 points)

15. Completed to the satisfaction of the instructor (10 points)

WILLS AND FUNERALS
UNIT III

UNIT OBJECTIVE

After completing this unit, the student should be able to state reasons for having a will, evaluate personal need for a will, and write a letter of last instruction. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with wills and funerals to their correct definitions.
2. Select from a list facts about wills.
3. State reasons for having a will.
4. Discuss consequences of dying without a will.
5. Select from a list information needed before writing a will.
6. State ways to avoid losing assets after the death of a family member.
7. Select from a list facts about prefinanced funerals.
8. State facts about selecting a funeral director.
9. Select from a list information about charges that the funeral director should provide families.
10. Discuss tasks associated with funeral or other final service.
11. List ways to put body to rest.
12. State points to consider when selecting a cemetery lot or mausoleum crypt.
13. Discuss information that should be included in a letter of last instruction.
14. Evaluate personal need for a will.
15. Interview a person who has a will.
16. Interview a funeral director.
17. Write a letter of last instruction.

WILLS AND FUNERALS
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities

   A. Order materials to supplement unit.

      (NOTE: These materials are available from Continental Association of Funerals and Memorial Societies, Inc., 1828 L Street, Northwest, Washington, D.C. 20036.)

      1. Pamphlets and fact sheets

         a. "Funerals and Memorial Societies"

         b. "Funerals and Consumers: News Digest"

         c. "Facts about Cremation"

         d. "Information on Anatomical Gifts and Uniform Donor Card"

      2. Magazine article — "How to Plan Your Own Funeral"

         (NOTE: This article is available from Reprint Editor, The Reader's Digest Association, Inc., Pleasantville, New York 10570.)

      3. Filmstrip — *The Understanding Death Series.* Includes four color, 35 mm filmstrips and cassettes, approximately 12-15 minutes in length; Educational Perspectives Associates, 1974. Available from Educational Perspectives Associates, Post Office Box 213, Dekalb, Illinois 60115.

   B. Provide students with objective sheet.

   C. Discuss unit and specific objectives.

      1. Approximately four weeks before unit is taught, have students write letters to the following organizations asking for their educational materials related to wills and/or funerals. Have students use the Home Economics Department address when writing the return address for the letters; this will prevent the information from being lost at the students' homes. Have students share the information that they receive with the class.

         a. American Cemetery Association
            250 East Broad Street
            Columbus, Ohio 43210

         b. Associated Funeral Directors Service
            7405 Manchester Boulevard
            St. Louis, Missouri 63143

SUGGESTED ACTIVITIES

c. Casket Manufacturers Association of America
708 Church Street
Evanston, Illinois 60601

d. Cremation Association of America
1620 West Belmont Avenue
Fresno, California 93701

e. Guild of American Funeral Directors
30112 Silver Spur Boulevard
San Juan Capistrano, California 92674

f. Monument Builders of North America
1612 Central Street
Evanston, Illinois 60201

g. National Association of Cemeteries
1911 North Fort Meyer Drive, Suite 409
Arlington, Virginia 22209

h. National Foundation of Funeral Service
1600-1628 Central Street
Evanston, Illinois 60201

i. National Funeral Directors Association
135 West Well Street
Milwaukee, Wisconsin 53203

j. National Funeral Directors and Morticians Association
734 West 79th
Chicago, Illinois 60620

2. Have students find information about funerals and wills in newspapers or magazines and report their findings.

3. Introduce unit by reading case studies of situations in which people's wishes were not carried out because they died without wills.

EXAMPLES: Ann and Bill have no children, but make a home for Bill's father, who sacrificed to get his son through medical school. Ann has agreed that the older man will continue to have a place to live, no matter what. Unfortunately, Bill and Ann are both killed in a car crash, with Ann surviving Bill by a few days. Because there was no will, ownership of everything passed first to Ann and then to her relatives, including cousins she has never known. Bill's father will not receive anything and no longer has a home.

SUGGESTED ACTIVITIES

Charlie and his first wife had two children to whom he gives whatever time and money he can spare from his current family responsibilities, which include the raising of the three stepchildren he acquired when he married a second time. His current mate has never met the members of his first family, but she resents them because of the drain on the family's budget they present. One day Charlie dies. Under a joint ownership arrangement, everything goes to the second wife, and the support to the children of the first marriage stops. Then if the second wife dies without a will, the estate passes entirely to her children, and Charlie's children get nothing.

4. Stress the importance of this unit since the topic is something that will eventually affect everyone.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. Emphasize that although careful planning protects a deceased person's family and property, a family remains susceptible to loss of those assets; use Information Sheet, Sections II, III, IV, V, and VI and Assignment Sheets #1 and #2. Also, encourage students to share Figure #1 with their parents.

EXAMPLES: Invite an attorney to speak to students about wills.

Show sample copies of wills and allow students to examine them. Point out the importance of having a will signed by two witnesses.

Have students prepare necessary information as if they were going to their attorney to have a will written.

Share with students news or magazine articles on how people have lost their assets because someone swindled them out of their inheritance.

Help students list personal items that they own. Have class discussion before students answer "B" in Assignment Sheet #1.

Give Assignment Sheet #2 as a home project to be done with the help of the students' parents. Stress the importance of both parents' having a will, perhaps a joint will.

SUGGESTED ACTIVITIES

2. Point out that when a person dies, it is inevitably a difficult time for those close to the person; trauma can be minimized by a skillful handling of final arrangements; use Sections VII, VIII, IX, X, XI, XII, and XIII and Assignment Sheets #3 and #4.

EXAMPLES: Obtain pamphlets from a local funeral home as to the type of prefinanced plan offered. Allow students to decide whether or not to buy the plan and give their reasons.

Discuss memorial societies as an alternative to a prepayment plan. Generally, members pay a small yearly fee to belong to a society associated with a particular funeral home. When the need arises, members may purchase goods or services from that funeral home at a reduced price. From the funeral director's point of view, memorial societies guarantee group business from people who frequently are not interested in traditional, expensive funerals. The yearly membership fees help offset the discount offered to members. From the member's point of view, the group's buying power provides considerable financial savings.

Arrange a study tour to a funeral home. Be sure that students see each part of the funeral home.

Ask students to define what they think a good reputation and character is in relation to a good funeral director.

Invite a funeral director to speak to the students. Allow students to answer questions on Assignment Sheet #3 at this time.

Obtain from a funeral director a sample itemized list of prices for merchandise and services that can be purchased from a funeral home.

Discuss sales techniques used in casket selection showrooms of funeral homes. For example, a funeral director may show a very inexpensive casket first, then an elegant and expensive one, and finally one just above the desired price range. This technique leads the family members, who may be feeling that this is their last chance to do something nice for the deceased, into paying just a bit more for a casket than they had anticipated. Usually plain pine coffins are not in the showroom, nor will they be mentioned unless someone specifically asks about one.

(NOTE: Many times a family selects an expensive casket to impress friends or relatives; in churches that use a pall over the casket, the mourners do not see the casket during the funeral.)

SUGGESTED ACTIVITIES

Discuss embalming process and other preparations of the body for display such as wiring the jaw shut, padding the inside of mouth, shampooing and setting hair, applying makeup (to men and women), or doing whatever is necessary to achieve what is called normalization of the body.

Discuss *cryonics* as an alternative to traditional ways of putting a body to rest; bring up problems associated with the attempts thus far.

(NOTE: Cryonics is the practice of freezing a dead body until a time when science can cure the disease or condition that caused death.)

Obtain prices and regulations for cemeteries in your area and share these with students.

Have students write their own obituaries, leaving the date, place, and cause of death blank. Encourage the students to attach this to their letter of last instruction.

Emphasize benefits of a letter of last instruction to the family that has to plan final arrangements; use Section XIII and Assignment Sheet #4.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Evaluate Personal Need for a Will

2. Assignment Sheet #2 — Interview a Person Who Has a Will

3. Assignment Sheet #3 — Interview a Funeral Director

4. Assignment Sheet #4 — Write a Letter of Last Instruction

E. Answers to assignment sheets

SUGGESTED ACTIVITIES

- F. Test
- G. Answers to test

III. Unit references

- A. *Planning Your Will.* Oklahoma State University, Cooperative Extension Service Pamphlet L38. Stillwater, Oklahoma, 1976.
- B. *Probating an Estate.* Oklahoma City: Oklahoma Bar Association, 1982.
- C. Vail, Elaine. *A Personal Guide to Living with Loss.* New York: John Wiley and Sons, Inc., 1982.
- D. Zalazink, Patricia Weller. *Dimensions of Loss and Death Education,* Minneapolis: EDU-PAC Publishing Company, 1979.

IV. Additional reference — Paul, Beatrice Goulden. *Death Education*: Enid, Oklahoma, 1979.

WILLS AND FUNERALS
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Will — Legal statement of a person's wishes concerning the disposal of his or her property after death

B. Funeral — Ceremony during which relatives, friends, and associates pay their respects to the deceased and comfort the survivors

(NOTE: Local customs often dictate type of final service held. Types of services include funeral, memorial, and graveside services.)

C. Executor — Person appointed by the maker of the will to carry out the provisions and direction of the will

(NOTE: The maker of the will is called the *testator*. Someone who dies without making a will dies *intestate*.)

D. Minor children — Individuals under the age of eighteen

E. Embalming — Introducing disinfectant and preservative chemicals into the arterial system of a dead body, removing contents of veins

F. Cremation — Act of burning a dead body to ashes

(NOTE: Cremation can be as costly as an earth burial; or it can be quite a bit less expensive, depending on the container used in the cremation chamber. Crematorium policies sometimes require the use of a casket, which may or may not be expensive; usually the policies require only a "suitable container," which may be fairly inexpensive.)

G. Mausoleum — Usually an impressive, almost churchlike building that contains a series of vaults called *crypts* for entombment of bodies, and niches for placement of urns

II. Facts about wills

A. Have no force or effect until the maker dies

B. Control only the property individually owned by the maker of the will

C. Do not become effective immediately upon the death of the maker

(NOTE: A will must first be proven official and admitted to the courts. Because of this, those wishes which need to be carried out immediately upon the death of the maker of the will should be left out and entrusted to a friend or relative. An individual should review his or her will yearly.)

INFORMATION SHEET

III. Reasons for having a will (Assignment Sheets #1 and #2)

   A. Distribute assets as you wish

   B. Reduce cost and time for settling the estate

   C. Name an executor of the will

   D. Name a guardian for minor children

   (NOTE: This provides someone you trust and like to care for your minor children.)

   E. Establish trust funds

   (NOTE: A trust fund is established in a will to ensure the security of the beneficiaries. The money or property is left to an institution or person, who administers the income from the property or money in accordance to the instructions in the will.)

   F. Avoid family quarrels

IV. Consequences of dying without a will (Assignment Sheet #1)

   A. State law determines how your assets will be distributed (Figure 1)

   (NOTE: Every state has laws that govern the estates of deceased persons. If you fail to provide a will, the state will distribute your property according to law. In most cases, assets of minor children go to their parents.)

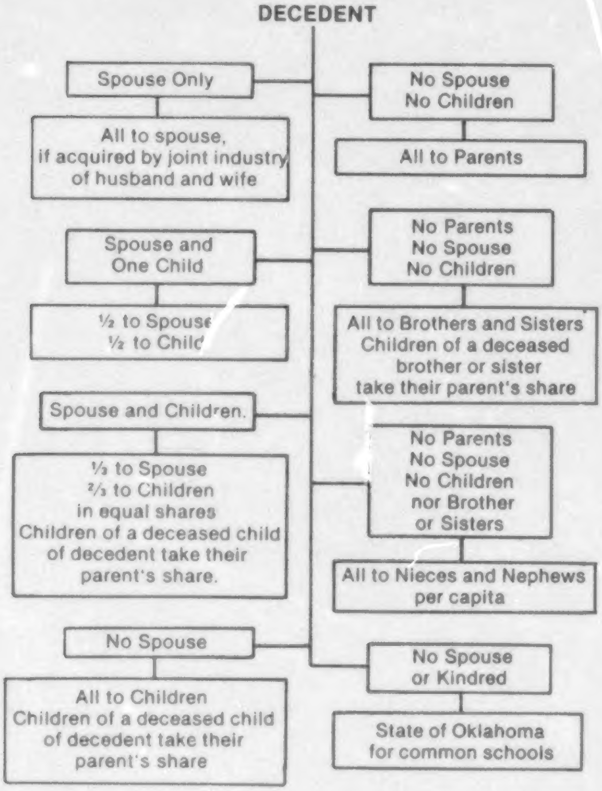
INFORMATION SHEET

EXAMPLE:

FIGURE 1

LAWS OF DESCENT AND DISTRIBUTION

The following is a general schedule showing examples of how a person's property descends if he or she dies without a will. There are some important exceptions to this schedule.


DECEDENT
Spouse Only
All to spouse, if acquired by joint industry of husband and wife
No Spouse No Children
All to Parents
Spouse and One Child
½ to Spouse ½ to Child
No Parents No Spouse No Children
All to Brothers and Sisters Children of a deceased brother or sister take their parent's share
Spouse and Children.
⅓ to Spouse ⅔ to Children in equal shares Children of a deceased child of decedent take their parent's share.
No Parents No Spouse No Children nor Brother or Sisters
All to Nieces and Nephews per capita
No Spouse
All to Children Children of a deceased child of decedent take their parent's share
No Spouse or Kindred
State of Oklahoma for common schools

B. Courts will appoint an executor of your estate

(NOTE: This might be someone that you distrust.)

C. Courts will appoint a guardian for your minor children

(NOTE: This could be someone that you like, or it could be the last person you would want to care for your children.)

D. Cost may be more to settle your estate, and your family may receive less

INFORMATION SHEET

V. Information needed before writing a will (Assignment Sheet #1)

(NOTE: If you have anything of value, you should have a will. Wills may be simple or complex. Although a handwritten will is legal, it may be very important for you to engage a lawyer to help you translate your requests into legally binding language so that there is no question of your intent.)

A. Complete listing and description of property, cash, and investments that are owned

(NOTE: Although debts [their nature and extent] will not be listed in the will, they have to be paid.)

B. Name of an executor to handle the estate

C. Name of a guardian for minor children

D. List of locations of all important documents

E. Names of all children and their ages

F. Names of beneficiaries and what you want them to receive from your estate

VI. Ways to avoid losing assets after the death of a family member

A. Beware of high-pressure promoters and swindlers

(NOTE: These people read the obituary notices and gather information about the family's financial standing. They may have considerable information, possibly posing as a business friend of the deceased. Payment should not be paid to anyone saying that the deceased owed him or her money without proof.)

B. Be careful of advice given by personal friends and even relatives

(NOTE: Their intentions are of the best; but when in trouble, you need help from people who have full information and the background to advise you.)

C. Do not make an investment of any sort until advice from an independent expert is obtained

(NOTE: This means do not buy securities, make loans, convert insurance policies, or make any investments. The people that you want to consult after a death are your banker, lawyer, investment counselor, accountant, and life insurance agent. It may be necessary to get a second opinion.)

INFORMATION SHEET

VII. Facts about prefinanced funerals (Assignment Sheet #3)

A. Individual can arrange type of funeral desired

B. Surviving family members will not have to make major decisions

(NOTE: The price of the funeral service that you desire is already established. This prevents overspending by your family.)

C. Payment is put into a trust fund account

(NOTE: This protects the money for the individual. The account is regulated by state law. The individual should obtain proof from the bank that the funeral home director did in fact deposit his or her money into the trust fund account.)

D. Funds can be used for another family member's final arrangements if the need arises

E. Fund may be transferable to another funeral home

(NOTE: Each state has its own laws governing prefinanced funeral funds.)

VIII. Facts about selecting a funeral director (Assignment Sheet #3)

(NOTE: Some bereaved families are uninformed and emotionally upset, making them easy prey to that minority of funeral directors who engage in high-pressure sales tactics, misrepresentations, switching of merchandise, and price gouging. The best safeguard against those individuals is to form a preference for a reputable funeral director calmly and intelligently in advance of need.)

A. Seek advice from a minister, priest, or rabbi

(NOTE: The clergy conduct many funerals and are knowledgeable about the reputation of funeral directors.)

B. Obtain information from Better Business Bureau

C. Check that director has a good reputation and character

D. Check that director is a member of professional organizations

EXAMPLE: Is the director a member of the National Funeral Directors Association?

(NOTE: If the director is a member of a professional organization for funeral directors, the director has accepted an obligation to adhere to a fundamental code of ethics.)

INFORMATION SHEET

IX. Information that the funeral director should provide families (Assignment Sheet #3)

A. Price charged for getting the body ready for burial and display

EXAMPLES: Embalming, use of the funeral home for viewing the body by friends and relatives

B. Price of the service that has been selected and what is included

C. Price of each additional item of service and merchandise requested

EXAMPLES: Charges for use of hearse and car for the family

D. Amount of monies for items that funeral director will advance to accommodate family

EXAMPLES: Cemetery charges, transporting the body to another town or state, ordering flowers, death notices in the newspaper

X. Tasks associated with funeral or other final service

(NOTE: Funeral services differ, depending upon personal preference. The funeral director will help with many of these details, as well as many other aspects of the funeral, such as arranging for display and transportation of floral tributes, recording names of visitors, transportation of the family and pallbearers, and filing the death certificate. The director can also assist with completing forms to receive such benefits as those a veteran would receive.)

A. Select general type of service

EXAMPLES: Funeral, memorial, or graveside service

B. Select method of disposing of body

EXAMPLES: Earth burial, cremation, donation to science

C. Select and notify funeral director

D. Select time and place of service

EXAMPLES: Evening service in funeral home or church

E. Notify clergy

F. Notify relatives and friends

G. Provide information for newspaper obituary

INFORMATION SHEET

H. Select place of interment and make arrangements for opening and closing of the grave or crypt

I. Plan the service

EXAMPLES: Select eulogist; select readings such as Scripture, poetry, or other passage that was meaningful to the deceased; select music, organist, and soloist; contact lodge or military officials for any special ceremonies; for a funeral, decide whether casket will be open or closed, and select pallbearers

J. Choose container for remains of the deceased

EXAMPLES: Coffin, casket and outside receptacle, urn

(NOTE: Many cemeteries require a burial vault of metal or concrete around a casket to prevent the ground from sinking above the casket.)

K. Select suitable clothing for the deceased if body will be displayed or if funeral will be an open-casket service

L. Decide whether personal items will be interred with the body

EXAMPLES: Wedding ring, eyeglasses, artificial limb, gold fillings

M. Select marker, headstone, or monument

(NOTE: Many cemeteries regulate the size or style of markers; for example, some areas allow only flat markers.)

N. Arrange for payment of funeral director's expenses and other associated costs

(NOTE: Notify insurance companies to start processing papers for payment of claims.)

O. Write thank-you notes and acknowledgements

(NOTE: Send notes to those who did special acts of kindness such as sending flowers.)

XI. Ways to put body to rest (Assignment Sheet #3)

A. Earth burial

(NOTE: This method is the most popular method in many areas. If burial is on private property, consideration should be given to the fact that the land might someday be sold.)

INFORMATION SHEET

B. Cremation

(NOTE: Human remains within a casket or other suitable container are placed in a cremation chamber where heat is applied with flames from a series of oil or gas jets. The intense heat and evaporation reduces the body to small bone fragments and ashes. Metal casket parts are removed from the ashes with the use of a strong magnet. The ashes, or remains, are then placed in a container and given to the family. The remains may be buried, scattered, or interred in an urn kept at home or placed in a mausoleum urn vault or niche.)

C. Placement in a mausoleum

D. Willing the body to science

(NOTE: The body can be willed to a medical school even if designated organs are donated. Unless the agreement specifies other plans, the medical school usually notifies the deceased person's family when the school is through with the body; it is then the family's responsibility to pick up the remains for burial, cremation, or placement in a mausoleum.)

XII. Points to consider when selecting a cemetery lot or mausoleum crypt (Assignment Sheet #3)

A. Is cemetery or mausoleum operated by a reputable person or group?

(NOTE: Beware of professional promoters who drift from town to town, leaving dissatisfaction behind.)

B. Is cemetery lot or mausoleum crypt actually located where drawings or pictures specify?

C. Does cemetery or mausoleum have rules about the type of monument or marker used?

(NOTE: Many of the newer memorial gardens allow only grave markers flush with the ground.)

D. Are the opening and closing of the grave or crypt included in the price of the lot?

(NOTE: One should ask if use of the equipment for opening and closing the grave or vault is included in the price.)

XIII. Information that should be included in a letter of last instruction (Assignment Sheet #4)

A. Instructions about donation of organs

B. Instructions about any funeral or memorial service

EXAMPLES: Pallbearers or casketbearers, music to be used, church or funeral chapel, clergy

INFORMATION SHEET

C. Instructions about disposal of body

EXAMPLES: Place for burial, preference for cremation

D. List of survivors and friends who should be contacted

(NOTE: Include addresses and telephone numbers.)

E. Date letter was prepared

F. Information needed for death certificate

EXAMPLES: Full name, birthplace, birth date, occupation, social security number, place of interment, mother's maiden name

G. Biographical information

(NOTE: This information is helpful in preparing an obituary.)

EXAMPLES: Schools attended, occupations, memberships in organizations

H. List and locations of insurance policies and their numbers

I. Pension statements and records concerning death benefits

J. Information about lodge or fraternal membership certificates

(NOTE: These could provide death or cemetery benefits.)

K. Exact location of will

L. List of names and addresses of various advisors

EXAMPLES: Lawyers, executors of your estate, life insurance agent, accountant, investment counselor

M. Information on all outstanding debts

N. List and location of all property owned

O. List and location of all checking and savings accounts

INFORMATION SHEET

P. Location of all other documents

EXAMPLES: Birth certificate, social security card, marriage/divorce papers, military discharge papers, auto registration

Q. Indication that the letter of last instruction is not a request, but is only a desire

(NOTE: The person arranging the funeral could have guilt feelings if every request of the deceased is not fulfilled.)

WILLS AND FUNERALS
UNIT III

ASSIGNMENT SHEET #1 — EVALUATE PERSONAL NEED FOR A WILL

NAME ______________________________ SCORE ____________

At the time you need a will, it is too late to make one. This may not be a very pleasant thought, but it is true.

It is important to ask for the help of an attorney when preparing a will. But before going to the attorney's office, you will need to know exactly what is in your estate.

The logical way to prepare for the help of an attorney is to make a brief outline of your estate. First, you will want to decide what to do with your personal effects, such as your tape player or your gold necklace. Such gifts are deeply prized by those receiving them.

Even though you may not need a will at this time in your life, it is important to know the significance of having a will and to know how you would want your personal things distributed. There is also a need for keeping the will updated.

Determine the need for a will by completing the following chart. These are things that you have bought with your own money or things that have been given to you.

ITEM	TO BE GIVEN TO WHOM

ASSIGNMENT SHEET #1

ITEM	TO BE GIVEN TO WHOM

ASSIGNMENT SHEET #1

ITEM	TO BE GIVEN TO WHOM

ASSIGNMENT SHEET #1

A. If someone else had decided what was to be done with your personal items, would they have made the same decisions that you did?__________________________

If not, how would the decisions differ?______________________________

____

____

B. Do you see the need for a will?___________________________________

Explain your answer.____

____

____

____

WILLS AND FUNERALS
UNIT III

ASSIGNMENT SHEET #2 — INTERVIEW A PERSON WHO HAS A WILL

NAME ______________________________ SCORE ______________

Everyone should know the location of all papers, contracts, documents, and policies pertaining to his or her life. However, if you are to be responsible for taking care of business in the event a friend or family member dies, it is very important to know the exact location of that person's will.

Answer the following questions about a will. This could be your parents' will.

A. Where is the will? ______________________________

____

B. Is there more than one copy of the will? ______________________________

C. What is the date of the will? ______________________________

D. Lawyer's name ______________________________

Address ______________________________

E. Executor's name ______________________________

Address ______________________________

F. Is it a good idea to keep the only copy of a will in a safe-deposit box?

____

Explain your answer. ______________________________

____

____

G. Why did you decide to make a will? ______________________________

____

____

____

H. Other questions ______________________________

____

____

____

WILLS AND FUNERALS
UNIT III

ASSIGNMENT SHEET #3 — INTERVIEW A FUNERAL DIRECTOR

NAME ______________________________ SCORE ______________

One should start making observations and decisions about a funeral director long before the need for one arises. Before selecting a funeral director, one should observe his or her actions and facilities. Reputable funeral directors welcome public inspection of their facilities.

The following questions should be asked before selecting a funeral director.

> Does the funeral home and staff seem adequate to give the kind of service you want?
>
> Is the director's manner calm and helpful?

Using the following questions, interview a funeral director.

A. What standard services are provided by the funeral home?______________________

B. What services are optional?______________________

ASSIGNMENT SHEET #3

C. Does the price of the funeral include the price for the cemetery lot?__________

Does the price include opening and closing the grave?__________

D. What is the price range of a cemetery lot in your area?__________

____

E. What is the price range of a funeral in your area?__________

F. Is there a payment plan for paying for funeral costs?__________

If so, what is the interest rate?__________

G. When purchasing a prefinanced funeral, can the director guarantee the exact funeral service that was purchased, including merchandise and service?__________

____

H. What process does one go through when filing a death certificate?__________

____

____

____

I. Does the funeral home have the responsibility of filing the death certificate?__________

J. Does the funeral home provide facilities for cremation?__________

If not, where is this service provided?__________

____

K. What licensing is required for the personnel that work in the funeral home?

____

____

____

WILLS AND FUNERALS
UNIT III

ASSIGNMENT SHEET #4 — WRITE A LETTER OF LAST INSTRUCTION

NAME ______________________ SCORE ____________

One should do as much preplanning for one's own funeral as possible. This may be something that you find unpleasant, but it will make things easier on your family and friends. It always makes people feel better if they think your wishes were carried out.

Part of your preplanning should include a letter of last instruction. This letter should not be stored in a safe-deposit box but should be stored in a safe place at your home or with the attorney or executor who handles the settlement of your estate. It is not part of the will, nor does it serve as a will. The letter should be opened upon the death of the individual who wrote the letter.

Using your own paper, write a letter of last instruction. This letter should be addressed to the person who you think would make your funeral arrangements.

WILLS AND FUNERALS
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

WILLS AND FUNERALS
UNIT III

TEST

NAME ____ SCORE ________________

1. Match terms associated with wills and funerals to their correct definitions. Write the correct numbers in the blanks.

______a. Legal statement of a person's wishes concerning the disposal of his or her property after death

______b. Individuals under the age of eighteen

______c. Usually an impressive, almost churchlike building that contains a series of vaults called *crypts* for entombment of bodies, and niches for placement of urns

______d. Ceremony during which relatives, friends, and associates pay their respects to the deceased and comfort the survivors

______e. Introducing disinfectant and preservative chemicals into the arterial system of a dead body, removing contents of the veins

______f. Act of burning a dead body to ashes

______g. Person appointed by the maker of the will to carry out the provisions and direction of the will

1. Funeral
2. Cremation
3. Executor
4. Will
5. Mausoleum
6. Embalming
7. Minor children

2 Select from the following list facts about wills. Write an "X" in the blank before each correct answer.

______a. Do not become effective immediately upon the death of the maker

______b. Allow for property to be sold immediately upon death of maker of will

______c. Control only the property individually owned by the maker of the will

______d. Have no force or effect until the maker dies

______e. Provide every detail that maker wants carried out upon his or her death

TEST

3. State four reasons for having a will.

   a. ______________________________

   b. ______________________________

   c. ______________________________

   d. ______________________________

4. Discuss consequences of dying without a will.

   ____

   ____

   ____

   ____

   ____

5. Select from the following list information needed before writing a will. Write an "X" in the blank before each correct answer.

   _____a. Dates of birth for all relatives

   _____b. Complete listing and description of property, cash, and investments that are owned

   _____c. Names of all children and their ages

   _____d. Names of people who are not to be included in the will

   _____e. Names of beneficiaries and what you want them to receive from your estate

   _____f. Names of songs that are to be included in funeral service

   _____g. List of locations of all important documents

   _____h. Name of an executor to handle the estate

   _____i. Name of a guardian for minor children

TEST

6. State two ways to avoid losing assets after the death of a family member.

a. ______________________________

____

b. ______________________________

____

7. Select from the following list facts about prefinanced funerals. Write an "X" in the blank before each correct answer.

_____a. Funds can be used for another family member's final arrangements if the need arises

_____b. Surviving family members will not have to make major decisions

_____c. Changes can be made by family members to carry out their wishes

_____d. Payment is put into a trust fund account

_____e. Individual can arrange type of funeral desired

_____f. Arrangements must be made at least ninety days before the funeral

_____g. Fund may be transferable to another funeral home

8. State three facts about selecting a funeral director.

a. ______________________________

b. ______________________________

c. ______________________________

9. Select from the following list information that the funeral director should provide families. Write an "X" in the blank before each correct answer.

_____a. Price charged for getting the body ready for burial and display

_____b. Price charged by pallbearers

_____c. Amount of monies for items that funeral director will advance to accommodate family

TEST

_____d. Price of each additional item of service and merchandise requested

_____e. Warranty information for the coffin

_____f. Price of the service that has been selected and what is included

10. Discuss tasks associated with funeral or other final service — _______________

11. List three ways to put body to rest.

a. _______________

b. _______________

c. _______________

12. State three points to consider when selecting a cemetery lot or mausoleum crypt.

a. _______________

TEST

b. ______________________________

____

c. ______________________________

____

13. Discuss information that should be included in a letter of last instruction — ______

TEST

(NOTE: Test questions 14-17 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

14. Evaluate personal need for a will.

15. Interview a person who has a will.

16. Interview a funeral director.

17. Write a letter of last instruction.

WILLS AND FUNERALS
UNIT III

ANSWERS TO TEST

(NOTE: it may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 200.)

1. (14 points)

   a. 4

   b. 7

   c. 5

   d. 1

   e. 6

   f. 2

   g. 3

2. (9 points)

   a, c, d

3. (12 points)

   Answer should include any four of the following

   a. Distribute assets as you wish

   b. Reduce cost and time for settling the estate

   c. Name an executor of the will

   d. Name a guardian for minor children

   e. Establish trust funds

   f. Avoid family quarrels

ANSWERS TO TEST

4. (5 points)

Discussion should include the following

a. State law determines how your assets will be distributed

b. Courts will appoint an executor of your estate

c. Courts will appoint a guardian for your minor children

d. Cost may be more to settle your estate, and your family may receive less

5 (18 points)

b, c, e, g, h, i

6. (6 points)

Answer should include any two of the following

a. Beware of high-pressure promoters and swindlers

b. Be careful of advice given by personal friends and even relatives

c. Do not make an investment of any sort until advice from an independent expert is obtained

7. (15 points)

a, b, d, e, g

8. (9 points)

Answer should include any three of the following

a. Seek advice from a minister, priest, or rabbi

b. Obtain information from Better Business Bureau

c. Check that director has a good reputation and character

d. Check that director is a member of professional organizations

ANSWERS TO TEST

9. (12 points)

a. c, d, f

10. (15 points)

Discussion should include the following

a. Select general type of service

b. Select method of disposing of body

c. Select and notify funeral director

d. Select time and place of service

e. Notify clergy

f. Notify relatives and friends

g. Provide information for newspaper obituary

h. Select place of interment and make arrangements for opening and closing of the grave or crypt

i. Plan the service

j. Choose container for remains of the deceased

k. Select suitable clothing for the deceased if body will be displayed or if funeral will be an open-casket service

l. Decide whether personal items will be interred with the body

m. Select marker, headstone, or monument

n. Arrange for payment of funeral director's expenses and other associated costs

o. Write thank-you notes and acknowledgements

ANSWERS TO TEST

11. (3 points)

Answer should include any three of the following

a. Earth burial

b. Cremation

c. Placement in a mausoleum

d. Willing the body to science

12. (9 points)

Answer should include any three of the following

a. Is cemetery or mausoleum operated by a reputable person or group?

b. Is cemetery lot or mausoleum crypt actually located where drawings or pictures specify?

c. Does cemetery or mausoleum have rules about the type of monument or marker used?

d. Are the opening and closing of the grave or crypt included in the price of the lot?

13. (17 points)

Discussion should include the following

a. Instructions about donation of organs

b. Instructions about any funeral or memorial service

c. Instructions about disposal of body

d. List of survivors and friends who should be contacted

e. Date letter was prepared

f. Information needed for death certificate

g. Biographical information

h. List and locations of insurance policies and their numbers

ANSWERS TO TEST

i. Pension statements and records concerning death benefits

j. Information about lodge or fraternal membership certificates

k. Exact location of will

l. List of names and addresses of various advisors

m. Information on all outstanding debts

n. List and location of all property owned

o. List and location of all checking and savings accounts

p. Location of all other documents

q. Indication that the letter of last instruction is not a request, but is only a desire

14. Completed to the satisfaction of the instructor (9 points)

15. Completed to the satisfaction of the instructor (12 points)

16. Completed to the satisfaction of the instructor (15 points)

17. Completed to the satisfaction of the instructor (20 points)

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to distinguish among the advantages and disadvantages of buying new, used, and imported motor vehicles. The student should also be able to determine the type of motor vehicle needed for one's own use. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with purchase and maintenance of a motor vehicle to their correct definitions.
2. State questions one should ask before buying a motor vehicle.
3. List types of motor vehicles.
4. Distinguish between the advantages and disadvantages of buying a used motor vehicle.
5. Distinguish between the advantages and disadvantages of buying a new motor vehicle.
6. Distinguish between the advantages and disadvantages of buying an imported motor vehicle.
7. Select from a list things to do before signing the purchase agreement when buying a motor vehicle.
8. Select from a list ways to preserve tire life.
9. List items on a motor vehicle that require maintenance.
10. State ways to save fuel.
11. Determine type of motor vehicle needed for one's own use.
12. Evaluate a used motor vehicle.
13. Gather motor vehicle information from a consumer magazine.
14. Respond to energy-problem situations.

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities

  A. Order materials to supplement unit.

    1. Films

      a. *Here's How to Buy A Used Car.* Color, 17 minutes, Chevrolet Motor Division-Merchandise Department/Used Vehicles, n.d. Available from Modern Talking Pictures Service, 5000 Park Street North, St. Petersburg, Florida 33709.

      (NOTE: The following films are available on a free-loan basis to Oklahoma teachers only. Oklahoma teachers may order films from the Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers must order from the addresses accompanying the films.)

      b. *Tommy's First Car.* Color, 11 minutes, Filmfair Communications, 1972. Available from Filmfair Communications, 10900 Ventura Boulevard, Studio City, California 91604.

      c. *Maintaining An Automobile.* Color, 11 minutes, Aims Media, 1973. Available from Aims Media, 626 Justin Avenue, Glendale, California 91201.

      d. *Buying An Automobile.* Color, 14 minutes, Aims Media, 1973. Available from Aims Media, 626 Justin Avenue, Glendale, California 91201.

      e. *Tire Wise.* Color, 15 minutes, Aims Media, 1978. Available from Aims Media, 626 Justin Avenue, Glendale, California 91201.

    2. Order books from Shell Answer Books, P. O. Box 61609, Houston, Texas 77208. They may also may be obtained from many Shell Dealers. Titles include the following.

      a. #1 — The Early Warning Book

      b. #2 — The Breakdown Book

      c. #3 — The Gasoline Mileage Book

      d. #4 — The Car Buying & Selling Book

      e. #5 — The 100,000 Mile Book

SUGGESTED ACTIVITIES

f. #6 — The Rush Hour Book
g. #7 — The Driving Emergency Book
h. #8 — The Car Repair Shopping Book
i. #9 — The Car Crime Prevention Book
j. #10 — The Car Fix-Up Book
k. #11 — The Foul Weather Driving Book
l. #12 — The Unexpected Dangers Book
m. #13 — The Emergency Repair Book
n. #14 — The Driving Skills Book
o. #15 — The Accident Book
p. #17 — The Self-Service Book
q. #18 — The Tune-Up Book
r. #19 — The Gasoline Book

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

1. Introduce unit by showing film, *Here's How to Buy a Used Car.* After viewing film, ask students to write three facts that they remember from the film and discuss them with the class.

2. Allow students to choose one of the Shell Answer Books, summarize the book, and report the information to the class.

3. Allow students to cut from a magazine a picture of a motor vehicle that they would like to own, and give the reasons for choosing that particular one. At the end of the unit, ask students if they would like to change their minds about their choice.

D. Provide students with information and assignment sheets.

SUGGESTED ACTIVITIES

E. Discuss information and assignment sheets.

1. Emphasize the immense consumer responsibility in purchasing a motor vehicle; use Information Sheet, Sections II, III, IV, V, VI, and Assignment Sheets #1, #2, and #3.

   EXAMPLES: Invite an auto dealer to speak to the students. Provide the speaker with a copy of this unit, highlighting points that should be stressed.

   Display examples of warranties and purchase agreements.

   Take students on a study tour to a car dealership and allow them to do Assignment Sheet #2. When doing the road test part of the assignment sheet, allow students to do this as a group with an adult as the driver.

   Make arrangements with the librarian at your school for consumer magazines for student use while completing Assignment Sheet #3.

   Ask a loan officer at a bank to discuss financing a car with the students.

2. Point out the parts of a purchase agreement and the importance of understanding each part when financing a car; use Information Sheet, Section VII.

3. Point out the importance of proper upkeep, repair, and maintenance for prolonging the life of the car; use Information Sheet, Sections VIII, IX, and X, and Assignment Sheet #4.

   EXAMPLE: Invite a mechanic or auto mechanics instructor to demonstrate proper procedures.

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

SUGGESTED ACTIVITIES

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Determine Type of Motor Vehicle Needed for One's Own Use
2. Assignment Sheet #2 — Evaluate a Used Motor Vehicle
3. Assignment Sheet #3 — Gather Motor Vehicle Information from a Consumer Magazine
4. Assignment Sheet #4 — Respond to Energy-Problem Situations

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Bryant, Joyce E. *Your Automobile Dollar.* Chicago, Illinois: Household Finance Corporation, 1975.

B. *Car Care and Service,* Consumer Information Series, No. 20. Consumer Information, Pueblo, Colorado: Public Document Distribution Center, 1974.

C. New York State Cooperative Extension. *Save Energy, Save Dollars,* Information Bulletin 125. Ithaca, New York: Cornell University, 1977.

D. Stein, Wendy. *Buying A Car.* Syracuse, New York: New Readers Press, 1976.

E. Stein, Wendy. *Owning a Car.* Syracuse, New York: New Readers Press, 1976.

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

INFORMATION SHEET

I. Terms and definitions

  A. Odometer — Instrument for measuring the distance traveled by a vehicle

  B. Accelerate — To increase speed

  C. Purchase agreement — Contract between a buyer and a seller that includes description of the item being bought and the conditions and terms of the sale

II. Questions one should ask before buying a motor vehicle (Assignment Sheet #1)

  A. What can I afford?

  (NOTE: Price should be the first concern before you start shopping for a car.)

  B. What will I be using this car for?

  C. Should I buy a new or used car?

  D. What do I like or want?

  (NOTE: A car is a major investment. It might take several years to pay for it. You might as well like what you are tying your money up in.)

  E. What are estimated repair costs?

  F. What is gas mileage per gallon?

  G. How safe and maneuverable is the car?

  H. What is availability of service and parts?

  I. How durable is the construction?

III. Types of motor vehicles

  A. Cars

  EXAMPLES: Subcompact, compact, intermediate, full-size or standard

  B. Trucks

  EXAMPLES: Small, mid-size, one-half ton, three-quarter ton, one ton

INFORMATION SHEET

C. Vans

EXAMPLES: One-half ton, three-quarter ton, one ton

D. Motorcycles

EXAMPLES: Enduro, motocross, street bike

IV. Advantages and disadvantages of buying a used motor vehicle (Assignment Sheet #2)

A. Advantages

(NOTE: The odometer disclosure law makes it illegal to turn back, adjust, or tamper with the odometer; and the law requires that the buyer be given a written statement that the mileage noted on the odometer is correct.)

1. Low cost

(NOTE: Automobiles may last for 100,000 miles or more with proper care, so a used car with a few thousand miles can be a good investment.)

2. Few "new car" problems

3. Low insurance rates

B. Disadvantages

1. Little warranty protection

(NOTE: If a used car is bought from individual, a warranty may not be supplied.)

2. Low resale value

3. Possible wear and maintenance problems

4. High interest rates

5. No selection of desired options

6. Missing accessories

EXAMPLE: A jack

INFORMATION SHEET

V. Advantages and disadvantages of buying a new motor vehicle (Assignment Sheet #3)

A. Advantages

1. Satisfaction of owning a new vehicle

2. Warranty protection

3. Availability of options

(NOTE: If the consumer cannot find a new vehicle with the desired options, the consumer may order a vehicle with the options desired.)

4. Low interest rates

(NOTE: The time allowed for repaying the loan is longer than for a used car.)

B. Disadvantages

1. Large initial depreciation

2. Possible manufacturer's defects

3. High initial cost

EXAMPLES: Purchase price, excise taxes, tag

4. High insurance rates

VI. Advantages and disadvantages of buying an imported motor vehicle (Assignment Sheet #3)

A. Advantages

1. High gas mileage

2. Good resale value

3. Good maneuverability

4. Quality construction

5. Standard options

INFORMATION SHEET

B. Disadvantages

1. Unavailability of repair and maintenance service
2. High cost of replacement parts
3. Lightweight construction
4. Small engines

VII. Things to do before signing the purchase agreement when buying a motor vehicle

(NOTE: Just before signing a purchase agreement, check motor vehicle again to be sure the vehicle is the same as it was when you decided to make the purchase. There have been some cases when items such as tires have been replaced with less expensive brands.)

A. Read agreement carefully

(NOTE: It should be the exact deal that you made.)

B. Ask questions if there is something that you do not understand

C. Make sure all blanks are filled in

(NOTE: A dishonest salesperson could change prices or make additional charges later.)

D. Obtain a receipt for deposit stating that deposit is applied to the purchase price

E. Be fully satisfied with contract

(NOTE: If you do not like the terms as stated, the dealer may be willing to change some of them. Be sure this is done in writing. Verbal agreements are not worth very much.)

VIII. Ways to preserve tire life

A. Check tire pressure at least once a month

(NOTE: Check pressure when tires are cold.)

B. Rotate tires every six thousand miles

(NOTE: Check owner's manual for tire rotation information.)

INFORMATION SHEET

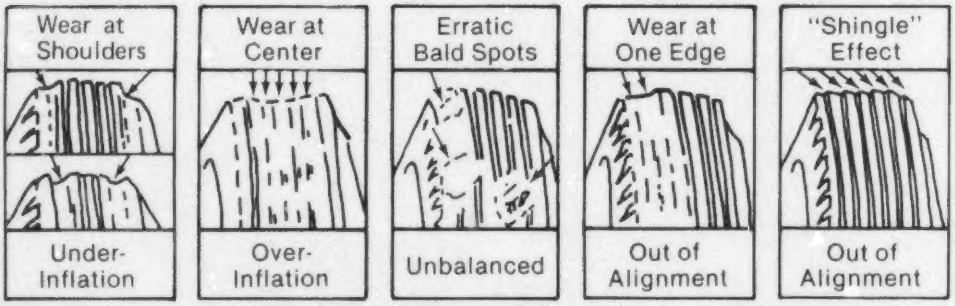
C. Check treads for stones, glass, or other objects

D. Check front alignment

E. Check tire wear (Figure 1)

EXAMPLE:

FIGURE 1


Wear at Shoulders
Wear at Center
Erratic Bald Spots
Wear at One Edge
"Shingle" Effect
Under-Inflation
Over-Inflation
Unbalanced
Out of Alignment
Out of Alignment

IX. Items on a motor vehicle that require maintenance

A. Preventive maintenance

1. Transmission fluid level

2. Brake fluid

   (NOTE: Since brake fluid gradually evaporates, the level should be checked every few thousand miles or at six-month intervals.)

3. Radiator

   (NOTE: Add water when needed to prevent engine overheating. Check the antifreeze level to prevent the radiator from freezing in wintertime.)

4. Engine oil

   (NOTE: Check the engine oil regularly, such as with each gasoline purchase. Change oil and oil filter as indicated in owner's manual for the car.)

5. Air filter

6. Belts

   (NOTE: Test tension periodically to see if belts are worn.)

INFORMATION SHEET

7. Battery

   (NOTE: To prolong the life of the battery, clean top occasionally. Check water level in battery, and add water if necessary.)

8. Tires

   (NOTE: Check tire inflation frequently. Rotate tires as recommended.)

9. Exterior

   (NOTE: Wash exterior frequently and protect paint with a special wax or finish.)

10. Interior

    (NOTE: Clean and vacuum regularly.)

11. Power steering fluid

12. Spark plugs

13. Fuses

B. Periodic maintenance

(NOTE: New parts are not always necessary to replace worn ones. Used or factory-rebuilt parts may cost much less and generally provide satisfactory service.)

1. Engine timing

   (NOTE: Generally speaking, a tune-up involves a fine adjustment of the engine, to maintain and/or to restore it to maximum operating efficiency. When an engine is in good working order, it needs less gasoline.)

2. Brake adjustment

3. Chassis, transmission, drive axle, front wheel bearings, and driveshaft

   (NOTE: These should be lubricated when needed to prevent friction and excessive wear of the parts.)

4. Fuel filter(s)

INFORMATION SHEET

5. Wheel alignment

   (NOTE: Check alignment every few thousand miles, and balance tires every six months.)

6. Power steering

   (NOTE: Check the steering lines and hoses for deterioration at every oil change, along with the fluid level of the power steering pump.)

7. Exhaust system

   (NOTE: Inspect the exhaust system at every lubrication or oil change for damage or poorly positioned parts, open seams, or loose connections. Any of these could permit exhaust fumes to enter the passenger section of the vehicle.)

8. Air conditioning

9. Muffler

10. Carburetor adjustment

11. Spark plugs

12. Headlights/lamps

13. Shock absorbers

X. Ways to save fuel (Assignment Sheet #4)

   A. Accelerate slowly

      (NOTE: Slow acceleration saves gasoline and wear and tear on the engine and tires.)

   B. Drive at a steady pace

      (NOTE: Sudden changes in speed waste gasoline.)

   C. Anticipate traffic lights

   D. Cut down the engine warm-up time as much as possible

      (NOTE: An idling average-sized engine burns about a pint of gasoline every twelve minutes.)

   E. Avoid overfilling the gas tank

INFORMATION SHEET

F. Do not carry unnecessary weight

G. Have tires at proper inflation level

H. Keep engine in proper tune

I. Drive fifty-five miles per hour

J. Maintain fuel tank at least one-half full

K. Use manual transmission

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #1 — DETERMINE TYPE OF MOTOR VEHICLE NEEDED FOR ONE'S OWN USE

NAME ________________________ SCORE ____________

Before buying a car, stop and think about how you will be using the car. This can help narrow your choices.

Ask yourself the following questions before deciding what type of car to buy.

> How many persons usually will be riding with you?
>
> Where will you be doing most of your driving: In the city or on the highway?
>
> Will you be using the car to carry people or equipment much of the time?
>
> Will this be a second car, or your only car?

Determine type of car needed for your own use by answering the following questions.

A. How many persons will usually be riding in your car? ____________

B. Do you drive in a carpool? ____________

C. Do you have any children? ____________

If so, how many? ____________

How old are they? ____________

D. Do you drive mostly in the city or on the highway? ____________

E. Will you have one or two cars? ____________

F. Will you be carrying equipment much of the time? ____________

G. Could you do any of the repair work if you bought a car? ____________

H. Can you drive a car with a manual transmission? ____________

I. What size car do you like? ____________

J. Do you feel safe in a small car? ____________

ASSIGNMENT SHEET #1

K. Do you feel comfortable driving a large or a small car? ____________________

L. How do you plan on paying for this car? Answer this question in detail.

____

____

____

____

M. Describe in detail the car that fits your needs, and give reasons for selecting this car.

____

____

____

____

____

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #2 — EVALUATE A USED MOTOR VEHICLE

NAME ______________________________ SCORE ______________

If you have found a used motor vehicle that you like, carefully check it on the lot, and then road test it before you consider buying it. If the seller tells you that you cannot take the car out on the road, forget about doing business with him or her. Take along a checklist to help you check out everything.

There are various tests that one can put a motor vehicle through to determine its quality. If possible, have an auto mechanic check the motor vehicle or ask a mechanic about ways that you could test the quality of the motor vehicle that you are interested in purchasing.

Complete the following checklist for the purchase of a used car. The used car may be one that you have seen on a used car lot, or the used car could be one owned by your family or a neighbor.

EXTERIOR		YES	NO
A.	Is the paint color on the inside of the door jamb or in engine compartment different from the paint on the rest of the car?	________	________
B.	Is the paint different colors on the outside of the car?	________	________
C.	Is there a lot of chipping paint and rust?	________	________
D.	Does the exterior look as if it has just been repainted or repaired?	________	________
	(NOTE: Use a magnet to help you detect any repair work in the metal body of the vehicle.)		
INTERIOR			
E.	Are the seats badly worn?	________	________
F.	Is it hard to roll the windows up or down?	________	________
G.	Is the door, hood, or trunk hard to close tightly?	________	________
H.	Are the floor mats very worn?	________	________
I.	If the floor mats are new, is there a hole in the floor, or is the floor badly worn?	________	________
J.	Is the brake or clutch pedal worn?	________	________

ASSIGNMENT SHEET #2

	UNDER THE HOOD	YES	NO
K.	Are there wet spots on the radiator?		
L.	Does the water in the radiator look rusty or dirty?		
M.	Are the hoses cracked or flaking?		
N.	Is the air filter dirty?		
O.	Is the electrical wiring frayed or cracked?		
P.	Is the oil on the dipstick very heavy or dirty?		
Q.	Has the engine been freshly painted?		
	UNDER THE CAR		
R.	Does either of the front wheels make a clunking noise when you shake it? (NOTE: Make this check while car is off the ground.)		
S.	Are there any holes in the muffler or exhaust pipes?		
T.	Shock absorbers: Does the car bounce a lot after you rock it?		
	BEHIND THE WHEEL		
U.	Does the car shift roughly?		
V.	Is there a lot of black smoke when you accelerate?		
W.	Does the car swerve when you brake?		
X.	Are there grinding noises when you brake?		
Y.	Does the car shake when you brake?		
Z.	Does the car shake when you accelerate?		
AA.	Does the car overheat?		
BB.	Does the car make a lot of noise on bumpy roads?		
CC.	Do you lose steering control on bumpy roads?		
DD.	Do the wheels wobble?		
EE.	Do the air conditioner and heater seem to have problems?		

If you answered yes to most of these questions, forget about the car. If you answered no, the car might be a good buy. Take it to a mechanic for his or her opinion.

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #3 — GATHER MOTOR VEHICLE INFORMATION FROM A CONSUMER MAGAZINE

NAME ______________________________ SCORE ____________

There are many magazines published monthly that provide consumers with information about various products. This information allows consumers to make wise and informed decisions on types and brands of items to purchase. Consumer magazines provide information about such things as safety, durability, price, and resale value of products.

Using consumer magazines and other resources provided by your teacher, write a report about a new or imported motor vehicle you would like to buy.

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #4 — RESPOND TO ENERGY-PROBLEM SITUATIONS

NAME ______________________________ SCORE ____________

In the past, American consumers have experienced shortages of gasoline. Many gas stations had to close. Lines at service stations were sometimes two or three blocks long. Consumers in many parts of the country bought gasoline only on odd-numbered days or only on even-numbered days, depending on the last number of their vehicle tags.

Respond to energy-problem situations by giving your reasons for agreeing or disagreeing with the following suggestions.

A. Strictly enforce the fifty-five-miles-an-hour speed limit.

____

____

B. Penalize families that own more than one motor vehicle.

____

____

C. Increase costs connected with driving and owning a car such as licenses, parking, and tags.

____

____

D. Place a heavy tax on automobiles that do not meet high fuel-economy standards.

____

____

E. Spend more government funds to develop fuel-efficient public transportation.

____

____

ASSIGNMENT SHEET #4

F. Make removal of smog control devices illegal.

G. Give tax credits for use of alternate fuels such as diesel and propane.

H. Spend more funds for further development of alternative fuels such as gasohol.

I. What suggestions can you make for helping solve the shortage of energy?

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

TEST

NAME ______________________________ SCORE ____________

1. Match terms associated with purchase and maintenance of a motor vehicle to their correct definitions. Write the correct numbers in the blanks.

_____a.	Contract between a buyer and a seller that includes description of the item being bought and the conditions and terms of the sale	1. Accelerate
_____b.	Instrument for measuring the distance traveled by a vehicle	2. Odometer
_____c.	To increase speed	3. Purchase agreement

2. State six questions one should ask before buying a motor vehicle.

a. ____

b. ____

c. ____

d. ____

e. ____

f. ____

3. List types of motor vehicles.

a. ____

b. ____

c. ____

d. ____

TEST

4. Distinguish between the advantages and disadvantages of buying a used motor vehicle. Write an "A" in the blanks before advantages and a "D" in the blanks before disadvantages.

_____a. Low cost

_____b. Low resale value

_____c. Possible wear and maintenance problems

_____d. Few "new car" problems

_____e. Little warranty protection

_____f. Low insurance rates

_____g. High interest rates

_____h. No selection of desired options

_____i. Missing accessories

5. Distinguish between the advantages and disadvantages of buying a new motor vehicle. Write an "A" in the blanks before advantages and a "D" in the blanks before disadvantages.

_____a. Large initial depreciation

_____b. Satisfaction of owning a new vehicle

_____c. Warranty protection

_____d. Possible manufacturer's defects

_____e. Availability of options

_____f. High initial cost

_____g. High insurance rates

_____h. Low interest rates

TEST

6. Distinguish between the advantages and disadvantages of buying an imported motor vehicle. Write an "A" in the blanks before advantages and a "D" in the blanks before disadvantages.

_____a. High gas mileage

_____b. Good resale value

_____c. Unavailability of repair and maintenance service

_____d. Good maneuverability

_____e. High cost of replacement parts

_____f. Lightweight construction

_____g. Quality construction

_____h. Small engines

_____i. Standard options

7. Select from the following list things to do before signing the purchase agreement when buying a motor vehicle. Write an "X" in the blank before each correct answer.

_____a. Avoid changing any part of purchase agreement before signing it

_____b. Be fully satisfied with contract

_____c. Ask questions if there is something that you do not understand

_____d. Sign agreement only if it is written using terms that seller understands

_____e. Allow seller to read contract out loud before signing

_____f. Make sure all blanks are filled in

_____g. Obtain a receipt for deposit stating that deposit is applied to the purchase price

_____h. Read agreement carefully

8. Select from the following list ways to preserve tire life. Write an "X" in the blank before each correct answer.

_____a. Check tire wear

_____b. Rotate tires every six thousand miles

TEST

_____c. Keep hubcaps in good repair

_____d. Check treads for stones, glass, or other objects

_____e. Check tire pressure at least once a month

_____f. Check front alignment

_____g. Be sure white walls are wide

9. List items on a motor vehicle that require maintenance. List seven for each category.

a. Preventive maintenance

1) ______________________________

2) ______________________________

3) ______________________________

4) ______________________________

5) ______________________________

6) ______________________________

7) ______________________________

b. Periodic maintenance

1) ______________________________

2) ______________________________

3) ______________________________

4) ______________________________

5) ______________________________

6) ______________________________

7) ______________________________

TEST

10. State six ways to save fuel.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

(NOTE: Test questions 11-14 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

11. Determine type of motor vehicle needed for one's own use.

12. Evaluate a used motor vehicle.

13. Gather motor vehicle information from a consumer magazine.

14. Respond to energy-problem situations.

PURCHASE AND MAINTENANCE OF A MOTOR VEHICLE
UNIT I

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 170.)

1. (6 points)

   a. 3

   b. 2

   c. 1

2. (12 points)

   Answer should include any six of the following

   a. What can I afford?

   b. What will I be using this car for?

   c. Should I buy a new or used car?

   d. What do I like or want?

   e. What are estimated repair costs?

   f. What is gas mileage per gallon?

   g. How safe and maneuverable is the car?

   h. What is availability of service and parts?

   i. How durable is the construction?

3. (4 points)

   a. Cars

   b. Trucks

ANSWERS TO TEST

c. Vans

d. Motorcycles

4. (18 points)

a.	A	e.	D	i.	D
b.	D	f.	A		
c.	D	g.	D		
d.	A	h.	D		

5. (16 points)

a.	D	e.	A
b.	A	f.	D
c.	A	g.	D
d.	D	h.	A

6. (18 points)

a.	A	e.	D	i.	A
b.	A	f.	D		
c.	D	g.	A		
d.	A	h.	D		

7. (16 points)

b, c, f, g, h

8. (14 points)

a, b, d, e, f

ANSWERS TO TEST

9. (14 points)

Answer should include any seven in each of the following categories

a. Preventive maintenance

1) Transmission fluid level
2) Brake fluid
3) Radiator
4) Engine oil
5) Air filter
6) Belts
7) Battery
8) Tires
9) Exterior
10) Interior
11) Power steering fluid
12) Spark plugs
13) Fuses

b. Periodic maintenance

1) Engine timing
2) Brake adjustment
3) Chassis, transmission, drive axle, front wheel bearings, and driveshaft
4) Fuel filter(s)
5) Wheel alignment
6) Power steering
7) Exhaust system

ANSWERS TO TEST

8) Air conditioning
9) Muffler
10) Carburetor adjustment
11) Spark plugs
12) Headlights/lamps
13) Shock absorbers

10. (6 points)

Answer should include any six of the following

a. Accelerate slowly
b. Drive at a steady pace
c. Anticipate traffic lights
d. Cut down the engine warm-up time as much as possible
e. Avoid overfilling the gas tank
f. Do not carry unnecessary weight
g. Have tires at proper inflation level
h. Keep engine in proper tune
i. Drive fifty-five miles per hour
j. Maintain fuel tank at least one-half full
k. Use manual transmission

11. Completed to the satisfaction of the instructor (5 points)

12. Completed to the satisfaction of the instructor (10 points)

13. Completed to the satisfaction of the instructor (16 points)

14. Completed to the satisfaction of the instructor (15 points)

CAREERS IN CONSUMER AFFAIRS
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to evaluate job opportunities in the consumer affairs area and complete a self inventory. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with careers in consumer affairs to their correct definitions.
2. Match to their correct descriptions factors to consider when conducting self inventory.
3. State reasons people are employed in consumer affairs positions.
4. Select from a list facts about careers in consumer affairs.
5. List areas of knowledge and skills needed in a consumer affairs position.
6. Match places for employment in the consumer affairs' areas to their correct descriptions.
7. Complete a self inventory.
8. Interview a consumer affairs professional.

CAREERS IN CONSUMER AFFAIRS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities

A. Order materials to supplement unit.

1. Film — *Careers: Making a Choice.* Color, 16 minutes, Doubleday, Inc., 1973. Available from Doubleday Multi Media, 1371 Reynolds Avenue, Irvine, California 92705.

2. Filmstrip teaching kit — *Careers In Home Economics.* Color, 35mm filmstrip and audio cassette, 16 to 18 minutes in length, Career Aids, Inc., 1979. Available from Career Aids Inc., 8950 Lurline Avenue, Department H 98, Chatsworth, California 91311.

(NOTE: This filmstrip teaching kit contains the following titles: *Sales Promotion Director* [Clothing and Textiles], *Lecturer* [Child Care], *Consumer Affairs Specialist* [Consumer Education], *Magazine Editor* [Food and Nutrition], *Interior Decorator* [Housing and Home Environment].)

B. Provide students with objective sheet.

C. Discuss unit and specific objectives.

Introduce unit by showing film, *Careers: Making a Choice.* Also write such words as *dedication, reliability, commitment,* and *self-discipline* on the chalkboard and ask students how these could be related to job success.

D. Provide students with information and assignment sheets.

E. Discuss information and assignment sheets.

1. When discussing Section I, show students examples of redress letters. Refer to Section VII of Consumer Protection unit.

2. Emphasize factors that provide the key to successful employment; use Section II and Part I of Assignment Sheet #1.

3. Introduce private and public sectors; use Section III.

EXAMPLE: Write a list of jobs on the chalkboard and allow students to determine whether they are private or public sector jobs.

SUGGESTED ACTIVITIES

4. To assist students in completing Assignment Sheet #2, compile a list of consumer affairs professionals in your community.

5. Emphasize variety of opportunities in consumer affairs; use Sections IV, V, and VI, and Assignment Sheet #2.

EXAMPLES: Invite a resource person, someone who works in a consumer affairs job, to talk to the class. Give resource person a copy of the unit, highlighting points that need to be stressed.

When discussing Sections IV and V, discuss with students the involvement of the government in consumer affairs. Ask students to look for newspaper and magazine articles on consumer legislation and regulations and report their findings to the class.

When doing Section VI, have students do Part II of Assignment Sheet #1. Provide students with consumer education textbooks and other reference materials for writing reports.

Also provide students with a list of job opportunities in the consumer affairs area: Home economist, teacher of consumer education, dietitian, nutritionist, technician, counselor, scientist, chemist, product tester, writer, fashion coordinator.

(NOTE: A home economist might work for a utility company or work in the fashion industry advising consumers on proper laundering techniques. A technician might work in a test kitchen where new food products and recipes are tested. A scientist might work in a test kitchen to assure product safety. A chemist might develop and test new textiles and fibers. Counselors are employed by banks and other institutions to provide information on budgeting to the consumer.)

F. Develop appropriate learning activities for special needs students.

G. Give test.

H. Reteach and retest if necessary.

II. Instructional materials

A. Objective sheet

B. Suggested activities

C. Information sheet

SUGGESTED ACTIVITIES

D. Assignment sheets
   1. Assignment Sheet #1 — Complete a Self Inventory
   2. Assignment Sheet #2 — Interview a Consumer Affairs Professional

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references

A. Boardman, Charles C., et. al. *Consumer Education*. Encino, California: Glencoe Publishing Co., Inc., 1979.

B. Braun, Bonnie. *Consumer Education: Calculating Consumers*. Stillwater, Oklahoma: Oklahoma State Cooperative Extension Service, 1983.

CAREERS IN CONSUMER AFFAIRS
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Consumerism — Organized means of bringing pressure on legislatures, government agencies, and businesses to allow consumers a say in determining market practices and standards

B. Consumer redress — System designed to help consumers take corrective action when a product does not perform properly

C. Consumer behavior — All activities and thoughts that occur before, during, and after the purchase of a product

II. Factors to consider when conducting self inventory (Assignment Sheet #1)

A. Talents and abilities — General or specialized things you can do well

B. Education or training experiences — Classes and subjects you have completed

(NOTE: Identify the classes you were strong in and the ones you were weak in.)

C. Personality — Your own traits or characteristics that make you who you are and determine how you get along with other people

D. Wants and desires — Items that you would like to have; things you want to do

EXAMPLES: New car, stereo, job, level of skill

E. Values — What is important and acceptable to you

F. Fear — Lack of confidence in ability to handle a problem or situation

III. Reasons people are employed in consumer affairs positions

A. Private sector — To make goods and services more marketable

(NOTE: In some cases the jobs may have been created more to serve the interests of a particular industry than to serve the interest of consumers in general.)

B. Public sector — To protect consumers against unfair or unsafe practices or to provide them with information

INFORMATION SHEET

IV. Facts about careers in consumer affairs

A. Are a fast-growing source of employment opportunities

B. Provide a variety of jobs

C. Relate to a broad area

D. Are available in the private and public sector of the economy

EXAMPLES: Industry; federal, state, and local governments

E. Are available within almost every career field

EXAMPLES: Product testing, communications, engineering, manufacturing, home economics

V. Knowledge and skills needed in a consumer affairs position (Assignment Sheet #1)

(NOTE: Most jobs in the area of consumer affairs require education beyond high school. Most positions require a bachelor's degree, and many require graduate degrees.)

A. Knowledge

1. Facts about consumerism

2. Major consumer issues

(NOTE: Major issues could include consumer legislation.)

3. Facts about consumer behavior

4. Methods of consumer redress

B. Skills

1. Communication

2. Ability to understand consumer problems

3. Management

4. Ability to work with people

INFORMATION SHEET

VI. Places for employment in the consumer affairs' areas (Assignment Sheet #2)

A. Utility companies — Hire people to advise consumers of the most efficient ways of using water, gas, or electricity

EXAMPLES: Telephone companies, water companies, gas companies, electric companies

B. Food industries — Hire people to offer suggestions for economical and well-balanced meals

EXAMPLES: Producers, wholesalers, and retailers of foodstuffs

C. Insurance companies and banks — Hire people to provide consumers with information on the various types of service that these industries offer

(NOTE: The next time you visit a bank, notice the many informational pamphlets displayed there. Banks hire researchers and writers to produce these consumer aids. Banks and insurance companies employ workers to advise consumers on budgets, savings, investments, and insurance coverage.)

D. Manufacturers — Hire people to ensure that products meet existing safety standards and to guard against future unseen hazards

E. Communication industries — Hire people to present information to the consumer by way of radio and television programs and newspaper and magazine columns

F. Independent consumer organizations — Hire people to examine and test consumer products and then report their findings in magazines and newsletters

G. Educational institutions — Hire people to teach, do research, and create educational materials

EXAMPLES: Schools, universities, cooperative extension centers

H. Retailing industries — Hire people to create educational materials and to handle concerns and complaints between the consumer and the store owner

EXAMPLE: Department store

CAREERS IN CONSUMER AFFAIRS
UNIT I

ASSIGNMENT SHEET #1 — COMPLETE A SELF INVENTORY

NAME ______________________________ SCORE ______________

It may be several years before you complete your education and are on the job. However, if you are interested in a job in consumer affairs, now is the time to start preparing yourself for that career or for whatever career you are interested in.

The first step is to take a good look at your abilities. This is necessary before you can consider the type of job you would like to have. The area of consumerism is very broad, so one needs to have well-rounded skills and abilities.

PART I

Complete a self inventory of your abilities. Listed below are several areas of abilities. Consider each of your abilities and check the degree of skill you believe you have. The more realistic and honest you can be with yourself in completing this assignment sheet, the more helpful it will be. There are no right or wrong answers.

ABILITIES	**DEGREE OF ABILITY**		
	Weak	**Average**	**Strong**
A. Physical			
1. Strength (lifting and walking, stooping, reaching, or moving things)	________	________	________
2. Coordination	________	________	________
3. General health and stamina	________	________	________
B. Manual (hand and finger dexterity; good at dong things with your hands)	________	________	________
C. Mechanical (working with tools and mechanical objects; fixing things)	________	________	________
D. Clerical (speed and accuracy with detail, numbers, names; keeping neat and accurate records)	________	________	________
E. Executive (leadership)	________	________	________
F. Social (ability to get along with others)	________	________	________

ASSIGNMENT SHEET #1

ABILITIES	DEGREE OF ABILITY Weak	 Average	 Strong
G. Mental			
1. Verbal (ability to understand ideas expressed in words)	______	______	______
2. Reasoning (ability to solve problems in a sensible way)	______	______	______
3. Numerical (ability to work with numbers accurately)	______	______	______
4. Word fluency (ability to write and talk easily)	______	______	______
5. Memory (ability to recall past experience)	______	______	______

PART II

Use the questions listed below to review your evaluation.

A. Which do you see as your strongest areas? Your weakest? Write them in the chart below.

STRENGTHS	WEAKNESSES

ASSIGNMENT SHEET #1

B. How might your strengths and weaknesses affect your choice of a certain job?

____

____

____

____

C. Based on what you think your abilities are, which job in consumer affairs are you interested in? Give your reasons.

____

____

____

D. Would you choose a career in consumer affairs? ____________ Why or why not?

____

____

____

E. Using additional reference materials, and additional paper or the back of this sheet, write a brief report on a consumer affairs career in which you are interested.

____

____

____

____

____

____

____

____

____

CAREERS IN CONSUMER AFFAIRS
UNIT I

ASSIGNMENT SHEET #2 — INTERVIEW A CONSUMER AFFAIRS PROFESSIONAL

NAME ______________________________ SCORE ____________

Many positions that are available in the consumer affairs field are rather new. The early professionals came from a variety of fields, experiences, and interests. More recently, colleges and universities have begun to offer majors and minors in consumer affairs.

In order to do a good job in a consumer affairs position, one would need a strong commitment to the need for improved consumer, business, and government relations.

PART I

With the assistance of your instructor, make a list of consumer affairs professionals that work in or serve your community.

NAME	ADDRESS	PHONE NUMBER	POSITION HELD

ASSIGNMENT SHEET #2

PART II

Interview someone from a consumer affairs area.

A. Name of person being interviewed ______________________________

B. Position ____

C. Number of years at this job ______________________________

D. Other consumer affairs positions held ______________________________

____

E. What training did you get to prepare you for this job? ________________

____

____

F. Where did you get this training? ______________________________

____

G. What are your specific responsibilities? ______________________________

____

____

____

H. What chances for advancement do you see for yourself in the consumer affairs area?

____

____

____

____

I. What are your working hours? ______________________________

____

____

ASSIGNMENT SHEET #2

J. What are the rewards of your job? ______

K. What are the drawbacks? ______

L. What salary range is available in your field? ______

M. Is travel required or available? ______

N. What advice would you give to a person interested in entering your field?

______

O. Other ______

CAREERS IN CONSUMER AFFAIRS
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2 — Completed to the satisfaction of the instructor

CAREERS IN CONSUMER AFFAIRS
UNIT I

TEST

NAME ____ SCORE ________________

1. Match terms associated with careers in consumer affairs to their correct definitions. Write the correct numbers in the blanks.

_____a. System designed to help consumers take corrective action when a product does not perform properly

_____b. Organized means of bringing pressure on legislatures, government agencies, and businesses to allow consumers a say in determining market practices and standards

_____c. All activities and thoughts that occur before, during, and after the purchase of a product

1. Consumer redress
2. Consumer behavior
3. Consumerism

2. Match to their correct descriptions factors to consider when conducting self inventory. Write the correct numbers in the blanks.

_____a. Your own traits or characteristics that make you who you are and determine how you get along with other people

_____b. Classes and subjects you have completed

_____c. Lack of confidence in ability to handle a problem or situation

_____d. General or specialized things you can do well

_____e. What is important and acceptable to you

_____f. Items that you would like to have; things you want to do

1. Values
2. Education or training experiences
3. Personality
4. Talents and abilities
5. Fear
6. Wants and desires

TEST

3. State reasons people are employed in consumer affairs positions.

   a. Private sector — ______________________________

   ____

   b. Public sector — ______________________________

   ____

4. Select from the following list facts about careers in consumer affairs. Write an "X" in the blank before each correct answer.

   ____a. Are available within almost every career field

   ____b. Provide a variety of jobs

   ____c. Require a degree in history

   ____d. Relate to a broad area

   ____e. Are available only in a very large town

   ____f. Are available in the private and public sector of the economy

   ____g. Are a fast-growing source of employment opportunities

5. List three areas of knowledge and three skills needed in a consumer affairs position.

   a. Areas of knowledge

      1) ______________________________

      2) ______________________________

      3) ______________________________

   b. Skills

      1) ______________________________

      2) ______________________________

      3) ______________________________

TEST

6. Match places for employment in the consumer affairs' areas to their correct descriptions. Write the correct numbers in the blanks.

_____a. Hire people to present information to the consumer by way of radio and television programs and newspaper and magazine columns

_____b. Hire people to teach, do research, and create educational materials

_____c. Hire people to provide consumers with information on the various types of service that these industries offer

_____d. Hire people to ensure that products meet existing safety standards and to guard against future unseen hazards

_____e. Hire people to advise consumers of the most efficient ways of using water, gas, or electricity

_____f. Hire people to examine and test consumer products and then report their findings in magazines and newsletters

_____g. Hire people to create educational materials and to handle concerns and complaints between the consumer and the store owner

_____h. Hire people to offer suggestions for economical and well-balanced meals

1. Insurance companies and banks
2. Independent consumer organizations
3. Educational institutions
4. Utility companies
5. Retailing industries
6. Communication industries
7. Food industries
8. Manufacturers

(NOTE: Test questions 8 and 9 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

7. Complete a self inventory.

8. Interview a consumer affairs professional.

CAREERS IN CONSUMER AFFAIRS
UNIT I

ANSWERS TO TEST

(NOTE: It may be helpful to use your blank test to make a test key. The points designated in parentheses are intended to be guidelines and should be adapted to meet the needs of each teaching/learning situation. The point total is 100.)

1. (6 points)

   a. 1

   b. 3

   c. 2

2. (12 points)

a.	3	d.	4
b.	2	e.	1
c.	5	f.	6

3. (8 points)

   a. Private sector — To make goods and services more marketable

   b. Public sector — To protect consumers against unfair or unsafe practices or to provide them with information

4. (14 points)

   a, b, d, f, g

5. (6 points)

   Answer should include any three of the following in each category

   a. Areas of knowledge

      1) Facts about consumerism

      2) Major consumer issues

ANSWERS TO TEST

3) Facts about consumer behavior

4) Methods of consumer redress

b. Skills

1) Communication

2) Ability to understand consumer problems

3) Management

4) Ability to work with people

6. (16 points)

a.	6	e.	4
b.	3	f.	2
c.	1	g.	5
d.	8	h.	7

7. Completed to the satisfaction of the instructor (16 points)

8. Completed to the satisfaction of the instructor (22 points)